

From: Virginia Carrion <virginiacarrion@hotmail.com> on 06/12/2008 05:15:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a middle class i ask to stop companies from hiking interest rates on existing balances unless you pay 30 days late.

Stop them from applying your monthly payment to low-interest debt first.

Give us time between the bill and the due date so I can always pay on time.

Stop interest charges on debts paid off the previous month. Stop raising interest rates when i been paying them alway on time just because i paid late to other company. Stop them, please.

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Sincerely,

Miss Virginia Carrion
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