

From: Yolanda Cordero <yolanda@ycordero.com> on 06/12/2008 05:20:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I encourage you to take measures to protect citizens and stop companies

from hiking interest rates on existing balances (unless your payment is late). They should not apply our monthly payments to the low-interest

debt first. The monthly bill should arrive at a date when I still have time to pay without late fees. We, the citizens, will be well served if your office take action against these unfair practices.

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Sincerely,

Dr. Yolanda Cordero
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