

From: Jane Torpie <jane.torpie@verizon.net> on 06/12/2008 05:45:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please vote in favor Regulation AA - Unfair or Deceptive Acts or Practices, docket number [R-1314].

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 you time between the bill and the due date so you can always pay on time.

Stop interest charges on debts paid off the previous month.

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Sincerely,

Ms. Jane Torpie
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