

From: Kurt Patzer <k.patzer@comcast.net> on 06/12/2008 08:45:16 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).

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

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

And Please Stop interest charges on debts paid off the previous month.

Thank You For Respecting The People OF Our Fine Country.

Sincerely,

Mr. Kurt Patzer
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