

From: Juan Vega <dmcjfv@gmail.com> on 06/12/2008 09:15:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

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

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

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

Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Juan Vega
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