

Charles Quinn <quinn.3@osu.edu> on 06/12/2008 09:15:17 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Unfortunately, credit consumers have no way to stop credit issuers from hiking rates capriciously, applying our monthly payments to low interest debt before high interest debt, or charging us interest on debts we've just paid off in the preceding month. And when they don't give us enough time between the bill and due date, we are more vulnerable to being "late."

Please take action to stop these and other abuses by the credit industry. Please!

.

Sincerely,

Dr. Charles Quinn
369 Lenappe Dr
Columbus, OH 43214-3117