

From: Bob Wright <bobwright@hawaii.rr.com> on 06/12/2008 05:15:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

- 1) Stop companies from hiking interest rates on existing balances (except for late payments).
- 2) Stop them from applying monthly payments to low-interest debt first.
- 3) Give debtors time between the bill and the due date so we can always pay on time.
- 4) Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Bob Wright
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