

Daniel Falk <djmfolk@gmail.com> on 06/12/2008 08:45:11 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

We must stop credit card abuse.

We must stop companies from hiking interest rates on existing balances for no reason.

We must stop them from applying the monthly payment to low-interest debt first.

Credit card companies must give people time between the bill and the due date so that the bill can be paid on time.

We must stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Daniel Falk  
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