From: Erin Harris <erinharris@comcast.net> on 06/12/2008 04:45:05 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Deceptive and usurious credit card practices must be stopped. Please enact the proposed rule changes to:
1) Stop banks from hiking interest rates on existing balances (unless paid 30 days late).
2) Stop banks from applying monthly payments to low-interest debt first;
3) Give customers sufficient time to respond between bills and their due dates; and
4) Bar interest charges on debts paid during the previous month.

Additionally, the amount of interest permissible should be lowered to a reasonable rate.

Sincerely,

Ms. Erin Harris
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