

KA Juffer <drkjuffer@comcast.net> on 06/12/2008 04:45:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I urge you to stop credit card abuse and pass credit card reform --

including the rules/laws backed by Consumers Union. I strongly support Congress passing laws to

Stop companies from hiking interest rates on existing balances (unless the consumer pays 30 days late).

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

Give consumers time (30 days minimum) between the bill and the due date so they can always pay on time.

Stop interest charges on debts paid off the previous month.

I will be following this issue closely and will note your response on the floor and your vote on this issue.

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Sincerely,

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