

Zane Greene <zancar@cox.net> on 06/12/2008 02:20:08 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Credit Card Companies have treated customers unfairly for years. They hike interest rates not because of late payments but because of lower credit ratings, apply payments to lower interest debt first and reduce the time to pay the balance.

They also charge interest on prior month balances that have been paid.

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Sincerely,

Mr. Zane Greene
7233 E Loma Ln
Scottsdale, AZ 85258-2743