

From: Rosalie Stephens <herbs38@sbcglobal.net> on 06/12/2008 03:25:59 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Right now,my card company can hike the rate I pay on your existing balance for any, or no, reason. My card company may apply my entire payment to the low-interest balance I transferred from another card, while the higher interest debt piles up. Or it may not give me reasonable time between the billing date and the due date, so my payments are sometimes late
Please stop this.

Sincerely,

Mrs. Rosalie Stephens
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