

Sean O'Brien <seanobskins@snet.net> on 06/14/2008 01:45:06 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop credit companies from hiking interest rates on existing balances. And stop them from applying my payments to low interest debt

first. While were at it please stop them from charging interest charges on debts paid off the previous month. Thanks for listening!

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Sincerely,

Mr. Sean O'Brien
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