John Aughinbaugh <jaaughinbaugh@sbcglobal.net> on 06/14/2008 03:20:10 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

In these harsh economic times,the last thing consumers need is for credit card companies trying to trick them at every turn. Hiking interest rates.applying payments toward the lowest interest debt first and allowing little time between the bill's arrival and its due date,are a few examples that need to be changed.Also.if this hasn't

been addressed yet.interest rates should only jump on cards whose bills were not paid on time,not all your cards.This is only fair.

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Sincerely,

Mr. John Aughinbaugh
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