

**From:** Hal Trufan <htrufan@hotmail.com> on 06/14/2008 04:50:15 PM

**Subject:** Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

- \* Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).
- \* Stop them from applying your monthly payment to low-interest debt first.
- \* Give you time between the bill and the due date so you can always pay on time.
- \* Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Hal Trufan  
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