

Yaacov Halperin - 07/25/2008 01:05:05 PM

Subject: Regulation AA

Jul 25, 2008

Dear Email comments,

It is outrageous that credit card companies can apply my payments to the lowest-interest debt instead of how I would instruct them: highest interest debt first. Also, interest should be calculated day to day, not month to month, and certainly not after the debt has been paid.

Sincerely,

Mr. Yaacov Halperin
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