

From: Margaret Wiggins <maw.also@lakeland.ws> on 07/25/2008 12:10:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please pass legislation to rein in the power these credit card companies have currently. It has become unbelievable what they have the freedom to do. ! They raise interest rates whenever they wish and they do it on previously existing balances. That is the same as rewriting a contract w/o my permission. When I make a payment I should be able to apply it whatever part of my existing bill that I choose. Thank You for your consideration.

Sincerely,

Mrs. Margaret Wiggins
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