

John Eastman <johneastman1@comcast.net> on 07/25/2008 12:30:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would like to see this done:

Stopping rate increases on existing debt.

Provide time between bill and pay date.

Stop interest charges on debts paid off previously.

Make sure that all clients know that the convenience automatic payment is available, to avoid all interest charges.

Thanks,

Sincerely,

Mr. John Eastman
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