

**From:** Max Ulveling <m10d01@cox.net> on 07/25/2008 11:20:04 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop companies from hiking interest rates on existing balances. Stop them from applying monthly payments to low-interest debt first. Give one time between the bill and the due date so one can always pay on time. Have the due date no earlier than the 3rd of the month. Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Max Ulveling  
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