

Judy Watkins <judyw@ycchd.org> on 07/25/2008 11:00:08 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop credit card companies from changing the due date each month to a little quicker due date so that you are more likely to pay late if you pay bills on certain days of the month.

Stop companies from arbitrarily changing interest rates on existing balances.

Stop charging a fee for pay by phone and not allow you to pay it, but it automatically goes on the credit card balance. If you speak to a

representative about this it doubles the cost (used a service) and they just say this is the way it is.

Sincerely,

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