

**From:** Bryna Shane <bryna.shane@comcast.net> on 07/29/2008 06:35:04 PM

**Subject:** Regulation AA

Jul 29, 2008

Federal Reserve Board Email comments

Dear Email comments,

Consumers need help! Please pass this legislation on behalf of your constituents.

We need rules that:

1. Stop companies from hiking interest rates on existing balances (unless one pays 30 days late).
2. Stop them from applying one's monthly payment to low-interest debt first.
3. Gives one time between the bill and the due date so one can always pay on time.
4. Stop interest charges on debts paid off the previous month.

Sincerely,

Ms. Bryna Shane  
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