

From: "Judy Peck" <judyannpeck@gmail.com> on 08/03/2008 02:40:02 PM

Subject: Regulation AA

I would appreciate your doing whatever it takes to prohibit credit card companies from the unfair practice of adjusting the credit card rate by reducing the monthly balance by using the lower interest rate over the higher rate, especially when the customer has requested that the balance be reduced by the higher interest rate first.

Thank you,

Judy Peck
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