

From: Robert Brigden <bobbrigden@hotmail.com> on 06/03/2008 11:30:18 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had problems with credit card bills that give very short times to pay before they are late. If I am on vacation this gets to be a problem.

Interest charges should stop when the debt is paid off the previous month. It is fraud to have these interest charges appear after the bill is paid.

The credit card companies should notify you when interest rates are going to increase instead of a little note in the bill. They should be required to give 30 days notice so one can close the account and pay the bill off. They should be required to freeze the interest charge when the account is closed unless a payment is late.

Sincerely,

Dr. Robert Brigden
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