

**From:** Timothy Worth <timothy.worth1@verizon.net> on 06/10/2008 09:00:07 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact the Credit Card rules proposed in R-1314. The ongoing abuse and deception of the citizenry by these lenders must be stopped as soon as possible. Hiking rates on existing balances without timely notification, automatically applying payments to lower-interest debt first, disallowing reasonable grace periods, and continuing to charge interest on paid-off debts, I'm sure you agree, are all unfair and unacceptable practices.

Thank you for your attention to this matter.

Sincerely,

Mr. Timothy Worth  
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