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 Unit 102  
 Southfield Mi 48075  
 June 21, 2008

Jennifer D Johnson, Secretary  
 Board of Governors of the  
 Federal Reserve System  
 20th Street and Constitution Ave. NW  
 Washington D.C. 20551

Dear Ms. Johnson:

First of all students should be more responsible in their acquisition of credit privileges since their credit rating follows them until death. However, one must be a Philadelphia lawyer to understand the fine print on credit agreements.

The following practices are ones I consider to be unfair:  
 Failure of credit card companies to validate student income sources, how can you give a loan on a loan?



secondly the taking of funds from checking / bank savings or any accounts without verifying that the person authorized the withdrawal or even has an account with said company

- T-mobil
- people state bank
- TFC credit union

I feel these loans are secured (insured) but companies use harassing phone calls to try and secure payment

- 1-800-284-0027 6/20 - 6 calls
- 6/19 - 4 calls
- 6/18 - 4 calls

With all the prevalent Identity Theft problems and the ease with which ones private economic business why not secure this data to prevent fraud.

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College students are never Victims or  
perpetrators, Senior citizens victims.

If a photo I.D. is required to  
secure your most sacred citizen right  
the voting right, surely photo ID should  
be a requirement for credit

Sincerely,  
Ila Blake  
248-443-2832



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