

**From:** neile1@frontiernet.net on 06/26/2008 12:35:07 AM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

The FUSA, &quot;Class Action&quot; amounted to NOTHING.  
That was at least 6 years ago.

When MBNA was seling itself to BANK AMERICA, an MBNA assoc. held  
my credit score hostage for over 18 months so his #'s would look  
better to B.A.

They have shown they can not regulate themselve and you have  
fallen down on the job also.

The new proposed credit card rules curb some abusive lending  
practices that drive consumers deeper in debt. I urge you to  
implement these rules to provide relief to people like me who  
just want a fair deal from credit card companies.

Sincerely,  
neil stecker  
49739 153rd place  
tamarack, MN 55787