

Subject: Regulation AA

May 29, 2008

Federal Reserve Board Email comments

Dear Email comments,

My husband and I pay our bills responsibly and have good credit and we're increasingly treated as if we're deadbeats by the credit card co's. The way the credit scoring system is set up you don't get a good score if you don't have a line of credit and use it, so we cannot realistically choose not to have credit cards. We try to always pay off a balance before interest accumulates, to have a zero balance most of the time. Still, they treat us like deadbeats. Their predatory ways must stop...either that or score people higher for not even HAVING the darn cards!

Sincerely,

Mrs. Cindy Schnackel
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