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Subject: Regulation AA

Help!

Our family has been trying since Jan, 2002 to even pay down our credit card balance of \$50,000.00. This was accumulated during my husband's 20 year education spree to a PhD. We should have taken out Student Loans, in hindsight, but we used credit cards counting on higher salary at graduation.

We have done five years in debt management, which actually left us with bigger balances on most cards due to credit card companies mistakenly dropping us from the program and adding back all interest and fees.

We moved to New York to get higher salaries, but high cost of living and family emergencies with our older children out West forced us back.

Now we are dealing with issues like Capital One giving my 19 year old son a \$500 limit which he immediately ran up due to late fee of \$39 and an overlimit fee of \$39 per month. I have personally paid \$300 to bring it down. Instead the amount on the card has doubled to \$750. My son has lost his job and has job insurance on the card, but we can't reach anyone who knows how that works.

Now my 23 year old son has a Capital One card that he has run up trying to pay for gas to get to work. We are already paying outrageous insurance to insure gas hog pieces of junk. We are getting picked on by law enforcement. We even got a parking ticket at our own house. I am afraid the economy is driving everyone to pick on families. We cannot regulate the entire world, can we? The cost of regulation just keeps hitting the tax payer harder and harder. Where is the end? We cannot pay the bill for everything any more.

Please simplify and protect the individuals who are trying to raise families! Stop the credit card giants who are making millions of dollars off poor, poor working people.

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