

**Subject:** Regulation AA

**Date:** Jul 21, 2008

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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

**Document ID:** R-1314

**Document**

**Version:** 1

**Release Date:** 05/02/2008

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**Comments:**

Thank you for this opportunity to weigh in on the proposal for credit card limits. I was injured in an accident 5 years ago and was not able to work for well over a year and I was forced to file bankruptcy. I had a good FICO score before the bankruptcy but I was in credit hell afterwards. I wanted to start rebuilding my credit I thought I had read all of the information on the FACT sheet, but it was very confusing. I am not a stupid man I have a degree and I make decisions each day in business that are complex. I would ask that the terms be very clear, it would be nice not to get hit with one fee like a one day late and have to pay a \$39.00 fee then say I am \$28.50 away from my limit and then get hit with another \$39.00 fee for going over the limit by a buck fifty, and then to be dinginged on tmy report for exceeding the card limit. or being a day late and losing the introductory rate and getting hit with fees. i know that the banks are in the business to make money but i just wish they were more clear and honest about it. thanks