

From: Valerie Franck <rbbfan1@yahoo.com> on 07/24/2008 11:25:04 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please do not judge all American citizens the same,...by a credit score

number! Enough of this tactic to allow the rich to get richer. We are not fools! Perhaps we have been thru a divorce, been unemployed, been

disabled and some of our bills took longer than others to pay. This is

NO reason to permanently relegate us to lower class citizens. Shame on the credit card companies, the banks, the credit reporting systems and ultimately, the US Government for allowing such discriminatory

practices. STOP the SCAM! We would appreciate being judged fairly and accurately if and when the time comes to do so, not every time we purchase an item at the store. Banks, credit card companies and the Credit reporting bureaus get the profits. Is it because of your

election fund contributions you allow this? Please, rein in the credit system and the credit card companies and our country will come out of recession! It isn't the mortgage industry and high gas prices alone that is causing the problem here, gentlemen and ladies, it is the manner in which now we have raised the credit scoring bar and it affects each and every purchase decision we make.

P L E A S E R E T H I N K their authority!

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Sincerely,

Ms. Valerie Franck
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