

From: KELLY DRUMOND <sancho815@hotmail.com> on 07/24/2008 05:15:03 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had problem with my best buy mastercard. I had a balance of about \$15.00. The day the bill was due i went to the store to return the service plan i had purchased with my tv, but since my tv no longer

works and they won't fix it i figure i get a credit for my plan since i do not need it. So with that return i had now about \$30.00 credit. S i figured i am fine. Then i decided to make a purchase since a had a credit now. The purchase was bigger than my credit but no biggie, i will just pay the bill when it comes. Well, my bill came with a late fee. I had to call 3 times to get it dropped. They kept insisting i should have made a payment. isaid i did. I made a return, and that pay and gave me a credit. But they did not understand me, and could not explain me either. Thought i was stupid. I told then they could not charge me interest because it was a new purchaser. Then, like all credit cards i own, i decided not to use anymore. I pay all cash. No more credit cards here, unless its an emergency, but shopping at best buy is not an emergency.

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Sincerely,

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