

From: Sharon VonBlohn <sharonvonb@verizon.net> on 07/24/2008 09:55:01 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies make a lot of money on their customers, businesses and other customers. They just need to treat people fairly when the people are paying their bills regularly. I just had my available credit decreased when I have not been late for any payments

and always pay more than the minimum amount due. This is a time when I was hoping to go on a small vacation and intended to pay every penny that I owe the card companies as I have been. I've paid a lot of debt off so far and have never filed for bankruptcy or debt forgiveness, so I am not the "credit risk" they seem to think I am. It's time they do not have free reign to do as they please to hurt paying customers. More people would work at paying their debts off if they weren't discouraged by the card companies raising their interest sky high or accusing them of being a "risk" when they are paying all along. Please stop this unfair treatment of paying customers. In the past few years since I went through a divorce, banks will not work with me on good interest rates where credit card companies did.

That is how I survived until I got back on my financial feet and am now

in better shape financially. Had it not been for credit cards, I would not have been able to eat or buy gas to get to work. I had non-liquid

assets that kept me from getting Welfare help, so needed to keep paying my bills and living depending on low-interest credit card balance transfers, but managed to always pay on time and as I said above, always paid more than the minimum amount due.

.

Sincerely,

Reverend Sharon VonBlohn
412 Satellite Drive
Milton, PA 17847