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

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**Name:** Leticia Oberley

**Affiliation:**

**Category of**  
**Affiliation:** Other

**Address:** 350 S 200 W Apt C202

**City:** Salt Lake City

**State:** UT

**Country:** UNITED STATES

**Zip:** 84101

**PostalCode:**

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**Comments:**

My husband and I have use credit cards, rather than debit cards, to make our day-to-day purchases because the fraud protections are better. Although we pay off our credit cards each month, we do have high balances and are always concerned that this puts us at risk for high fees if we make a mistake. It is unnerving to think that even though we have excellent credit scores, we can still be heavily penalized for a minor error, not because it is a large problem for the credit card company, but simply because the company is trying to regain profits it has lost from other borrowers who default. There needs to be more government regulation of this, given how open this area is for exploitation by the credit card companies.