

**From:** David Hunsley <ddh1712@gmail.com> on 07/25/2008 01:20:03 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit Card Companies need regulations to protect the consumer. I have one Credit Card and haven't received a statement for two months. I have received about 50 phone calls from Card Services 800-684-8429 since

July 11, 2008. They don't leave a message and when you answer the phone no one is there. This is Harassment as far as I am concerned by a Credit Card Company.

How many Phone Calls per day are they allowed to make?

Here are some more concerns that I have about Credit Card companies:

Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).

Stop them from applying your monthly payment to low-interest debt first.

Give you time between the bill and the due date so you can always pay on time.

Stop interest charges on debts paid off the previous month.

Thanks for your time and consideration in this matter,

Sincerely,

Mr. David Hunsley  
1103 Fremont St  
Des Moines, IA 50316-2941