

From: Kevin Cook <xoltaro@yahoo.com> on 06/15/2008 12:50:02 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Please follow through with tougher rules for credit card companies. I am a professional who is supporting a family on a single income. I have constantly fought to have dubious fees on my credit card accounts reversed on nearly a monthly basis. Still, the credit card companies have all raised their rates on me, because, I am told that is their right to do so, this has occurred at a time that I was trying to figure out how to pay for unexpected medical bills when my young daughter was diagnosed with juvenile (Type I) diabetes. I have since had to walk away from paying my credit card bills altogether. That choice was painful but obvious - my obligation is to feed and take care of my family, not to reward credit card companies who treat their customers like criminals (few other industries get away with this business model). I now am now preparing to file bankruptcy and I hope that as I rebuild my credit after, I will find a more level playing field when I do so. Thank you.

Sincerely,

Mr. Kevin Cook
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