

**From:** Christina Thistlethwaite <sissey19692004@aol.com> on 06/12/2008 04:15:06 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My father had a stroke 8 years ago. I called his credit card companies after sending them a copy of power of attorney to request a new due date since he would now be on social security. They refused to work

with us. therefore raising his interest rates to the point where he has to decide between food, medicine or paying the credit cards to protect his credit. So not only does he pay 25% \_ 30% interest on some of these cards due to not being able to get them in on time. He can't tell the

government when to send his checks, the companies could have avoided all this if they would have worked out a new payment date. There is one

card that because he was late every month waiting on social security to come in to pay it. They threatened to sue him and when we made payment

arrangements they were steep and are still charging him late fees every month making it impossible to pay down his debt. The company said if

we didn't pay it they would just go thru the bank and take even more of his social security. (they found some loop hole to get at his social security). so he had no choice but to pay it. Its pretty bad that companies are so inflexible to a reliable, perfect, customer of over 20 years that made payments on time never missing a beat. even through a permanate layoff from a 22 year job.

Sincerely,

Mrs. Christina Thistlethwaite  
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