

From: Sara DuBois <sarai48@juno.com> on 06/12/2008 10:45:29 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Like many other people I have felt as though I were being ripped off from credit card companies who over-charge us when we are only a few days late on a bill. Most recently I had a credit card I had gotten and used with Lane Bryant. I had purchased a special blouse for my wedding more than two years ago that cost about \$45.00. At first they sent me bills by mail. I paid all but the last \$2.00. I waited for the

next bill to arrive to pay it off and no longer have to worry about it any more. Instead, I was harassed for at least a year or more by telephone calls regarding this bill. All they would say was to go online and open my account there to know what I owed. I tried that on

several occasions and could never get to my account. I spoke with them

again, probably about four times, to explain that I could not access my

account online and that I wanted to have a bill mailed to me, with the specific amount I owed and the progression of the additions of percentage. They never sent me a bill and I never was able to pay them off.

A second story is that with my medical insurance, through my husband's workplace, there had been an outstanding bill with office whose physician did the treatment. They also phoned and phoned and phoned,

and once I explained that I had already paid the bill off and no longer

owed them anything at all, they would send me a detailed bill of what I owed (this was a collection agency) and the progression of the amount was added on for having to go through them. Needless to say, I never received a bill from the collection agency. Whoever I spoke with, a woman, was extremely rude to me and tried her best to make me pay, right then, over the phone. I realized after that call and the fact that they only call to harass people and get them to pay money that we don't owe, refusing to send a proper bill, that this may be a collection agency scam. Perhaps not, but if they expect us to pay these bills, they need to provide proof that we owe them something. The addition of so much extra money to a bill using department store credit cards, even after only a few days of being late because no one bothered to send the bill to me, is absolutely outrageous and a waste of human energy and time. The nastiness of those who make these phone calls is horrible. The constant phone calls are a form of harassment

and I am ashamed of the people who refuse to send bills.

Please get this reform law going and allow those of us who work hard to earn our money to live on feel safe from those who want to keep our money for themselves.

As a result of this I will never even shop in a Lane Bryant store again, even with cash, and I will never succumb to getting a credit card from anyone again.

Thanks for "listening" to my tales of woe.

Now, please vote for these credit card reforms. And consider the collection agency issues as well.

Sincerely,

Mrs. Sara DuBois
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