

ctsanders@gmail.com on 06/25/2008 05:10:49 PM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

There was an instance where Macy's and Chase (credit card companies) would put items on my credit report. I never had an account with Macy's or Chase. This resulted in my fighting the credit agencies and credit card companies to get this removed. I think this is something we need to look into to protect our good name. Please take time to review this request and hopefully make changes for the better.

The new proposed credit card rules curb some abusive lending practices that drive consumers deeper in debt. I urge you to implement these rules to provide relief to people like me who just want a fair deal from credit card companies.

Sincerely,
Todd Sanders
5332 85th Avenue
New Carrollton, MD 20784