

zippy451@hotmail.com on 06/25/2008 09:05:15 PM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Recently our interest rate was raised on a credit card balance despite making all our payments on time! we blame UNfair issac. GET RID OF FICO AND STOP USING THESE SCORES FOR INSURANCE UNDERWRITING, JOB APPLICATIONS, AND HOUSING APPLICATIONS. my credit score has nothing to do with how well i drive already!

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,
mr %pa_first_name% mrs warren
po box 463
Gladwyne, PA 19035