

From: friendlyjens@googlemail.com on 06/25/2008 11:30:05 PM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

My spending limit on my recently-acquired credit card was raised without my knowledge. I started with \$1500, now I have \$3000 within only 3 months of having opened the brand new account. I received no letter or statement to alert me to the change in my limit, I just happened to notice it when I checked my bill. What if I didn't want a higher limit? What if I'm trying to control my potential loss if the card is stolen? What if I can't afford a higher limit? This should be my choice, not theirs.

Additionally, I have a Kohl's store card, which I pay off in full every single month. One month I was charged a 'convenience fee' after I had already paid the debt in full, which meant that they charged me a 'late fee' on the 'convenience fee'. So on a credit card I had paid in full just days before, I suddenly owed another \$10 in fees. Also when my card was used fraudulently and Kohl's agreed to remove the charges, they did not remove the 'convenience fee' or 'late fee' even though they agreed those charges were not made by me.

Support reform on unfair credit card procedures!!

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,
Jennifer Davidson
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