

**From:** myrna@greghessfishingventures.com on 06/26/2008 12:40:08 AM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

I got a phone call at 6:30 sat morning saying we were delinquent on our May payment. I have 2 cc for Aspen, I priority mailed both payements in priority mail envelope since its same address. they lost one payment. I had to pay for a stop payment on check #584. pay late fees etc and I made 2 payements in April. I have been mailing these cc this way for 3 years. Secondly I have been discharged from a sprint/GMAC chapter 7. They have been selling my info to third parties and these third parties are putting stuff on my credit reports. I have to pay \$1000. to hire a lawyer and I also am going to the trustee with names, so they can be sanctioned. I have about 12 of these stupid inquiries a year and I have been paying my bills on time. I can go on and on but If I could I would get rid of FICO. The credit reporting agencies are a disgrace.

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,  
Myrna Hess  
5435 Cortina Ave.  
Las Vegas, NV 89142