

Tiffany Klinger <tsklinger@gjn.com> on 06/30/2008 05:15:04 PM

**Subject:** Regulation AA

Jun 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have done more harm to the U.S. economy than all of the politicians put together. I have worked in the legal field for approximately 20 years, some of which has been in bankruptcy. Credit card companies call debtors at all hours of the day and night at home

and at work illegally after being told the debtor has legal counsel and that the debtors are not to be called at work under any circumstances;

they call family and friends in an effort to humiliate people; threaten people with "legal" actions the debtors have no way of knowing are actually illegal; change due dates without notification so they can charge debtors additional penalties and interest; time the mailing of bills so that they are received after the new due dates; bombard debtors who go through bankruptcy the minute their debts are discharged with new credit card applications because they know the consumer can't file for bankruptcy for another seven years; and mail applications that have already been filled out with our personal information, which enables identity theft when those applications are stolen out of our mail boxes. In short, they encourage people to live way beyond their means only to turn around and ruin their lives. They're parasites, and it is the duty and moral obligation of our government officials to protect the citizens and economy of this country. If we go down, you won't be too far behind.

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Sincerely,

Ms. Tiffany Klinger  
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