

From: ALLAN graupman <graupma@pacbell.net> on 06/03/2008 03:00:06 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

In November 2007, I became a victim of identity theft. I was using my DEBIT CARD,(wells fargo) at a COSTCO pharmacy at a card reader while buying needed prescriptions. Not only was the debit card numbers taken, but also my PIN NUMBER. As a result I was not able to make credit card payment ON TIME. As a result those credit card companies where I had previously a perfect record of payment and interst rates around 10-12%, automatically raised my interest rates to 29-30%.

EVEN THOUGH I sent explanations to those credit card companies, not one of them responded.

As a result of all this grief, I am now processing bankruptcy papers to file soon.

Not a happy camper.

p.s. Wells Fargo was very helpful, but a token \$100 gift card from COSTCO...

I am in the process of a law suit with COSTCO.

allan graupman
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Sincerely,

Mr. ALLAN graupman
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