

**From:** Sandra Brunkhorst <sandrab@eldmnr.org> on 06/03/2008 03:00:06 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please adopt the proposed changes in the rules for credit card companies. I ran into a couple years of bad luck and made the mistake of using credit cards rather than banks. Some of them have made me suffer for this decision. I also know I am very vulnerable with the other companies. I take great pride in paying off anything I owe. I expected the same treatment from others. I now know some credit companies to be unfair, untruthful, and predatory. They don't have to have anything other than it was our decision after reviewing your credit history to raise your rate from 12.9% to 26.9% even though I wasn't late. My mistake was in agreeing to accept a loan they called and offered me. Their representative said it made my balances too high even though they were being paid on time and they are the ones that encouraged me to borrow more at the low rate. My goal is to get them paid off and never use their credit again. I had to pull money out of my retirement fund to avoid the 26.9% rate which would have bankrupted me. I consider them nasty, nasty companies and I want nothing more to do with them.

Sincerely,

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