

From: Matthew FRank <ludwigmf@charter.net> on 06/03/2008 06:30:03 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

When my college age children were issued credit cards with \$300 limits to be used for gas and emergencies the credit card company would not restrict their use to \$300. Despite requests, the kids would occasionally go over the limit and then automatically had overage charges for each additional charge. \$2.00 over and you get a \$30 fee. Do that a few times and your student budget is totally shot. They finally destroyed the cards.

ALSO, I want to freeze my credit so no-one can apply without specifically contacting me for my password. This would eliminate a huge amount of identity theft. My state does not allow me to do it. There should be a federal law protecting me. Thanks.

Sincerely,

Dr. Matthew FRank
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