

**From:** Mary Danson <kosmo14733@hotmail.com> on 06/03/2008 09:30:04 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Recently I made arrangements to have a big payment done on a credit card. I was out of town and wanted to use a card. I was thinking of the large payment I had arranged and pulled out the card. I made two transactions on that card before it dawned on me the payment might not have gone through yet. Sure enough it hadn't. The first transaction put me way over my limit. The second shouldn't have even gone through.

I called as soon as I got home to make a payment on the card before it would post. The customer service person I talked with told me to do a moneygram and then I should be OK. Well, the card company charged me an over the limit fee anyhow. My payment went through the same day the 1st transaction posted. The 2nd transaction posted the next day. But according to the internet info the transactions both posted the first day they were pending - not true! Also, I get transactions pending with this card at least once a year that I hadn't done. At that time the representatives tell me not to worry it hasn't posted. But it sits out there for a couple weeks keeping me from using those funds. I agree I made a mistake using the card. But I insist it was wrong of them to let the charges go through in the first place. Another customer rep said I would be credited the fee once I stated that the transactions should have been denied to begin with. I'm still waiting to see.

Sincerely,

Ms. Mary Danson  
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