

"Darren Cobin" <fitnesstrainerwa@aol.com> on 06/06/2008 07:05:03 PM

Subject: Regulation AA

Darren Cobin
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June 6, 2008

Federal Reserve Board

Dear Federal Reserve Board:

I support the Federal Reserve plan to rein in some of the worst practices of credit card companies. One of my credit card companies recently lowered my credit limit from \$13,000 to \$1000 without giving me any notice or talking to me about it. And before they lowered the limit they froze my account which caused certain automatic billing transactions to not go through. I have always made my payments on time with this company, and paid more than the minimum. I have never maxed out or gone over my limit. They did this because of inaccurate and unrelated information they saw on my credit report. It is unfair for them to be able to make account changes like that based on information unrelated to that account, and without notifying the account holder or giving the account holder the chance to defend themselves.

Please also take action to stop lenders from raising my rate because of problems they have, like market conditions.

Do not let credit card issuers convince you to change your proposed plan.

Sincerely,

Darren Cobin
206-849-6420