

**From:** Jessica Sevilla <jsevill3@yahoo.com> on 06/12/2008 09:45:36 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am writing to you today regarding docket no. R-1314 concerning regulating the credit card industry. These regulations are critical

for all consumers currently being tricked into higher and higher levels of debt by the industry. I've had credit cards pushed on me constantly. Checks sent in the mail every other week, actual credit cards that I never applied for arriving on my doorstep. It's so easy to get ensnared, and once you are, so difficult to get out. Ever

increasing interest rates, strange fees, insurance or monthly fees that i never requested and when inquired can't remove, and heaven forbid a card is stolen it is practically impossible to get the charges removed. Is it any wonder individuals in this country are mired in credit card debt? It's only a wonder that any of us is not, when the rules are so blatantly slanted in the favor of the credit industry. Please enact these regulations as soon as possible and help us average consumers start to unbury ourselves!

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Sincerely,

Ms. Jessica Sevilla  
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