

From: M Dorin <thepaleperson@aol.com> on 06/10/2008 10:35:02 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Where to begin ? How about here...

Thanks to you and the government I may have to file bankruptcy.

It's all cumulative. Several years ago,

the government said People can't continue to pay interest forever and

they need to pay more principal. Our credit card payments tripled. Late fees and increases in interest went wild.

Credit card companies testified before Congress...and nothing was changed.

As far as I am concerned, credit card companies are no different than the mafia,

except the government keep you legal.

The next thing you say is You didn't have to charge. Well, we kinda did. We lost jobs and income, we had medical bills to pay because we lost our insurance too because ..well,

the Insurance Lobby is really powerful and their greed like yours makes it unaffordable.

Things happen in people's lives. Unfortunately we all don't have the money and perks that Congress and CEO's have. Tragedy wipes out everything we have.

I didn't plan to be ill, I didn't plan for my partner to leave, I didn't plan for my mother to die, I didn't plan to

almost foreclose on my home. Aha..you say..you weren't a planner. There is no way anyone plans to lose everything they own.

I almost had a nervous breakdown from so many loses and when I tried so hard to call

everyone and ask them to work with me and could I work out a planment plan. Expletives deleted. She said for me to cut up my card. Shortly thereafter every Tom, Dick and Harry sleezy collector called me.

I should also tell you I was with Bank of America since 1975. I worked twenty years to build good credit and credentials so I could buy a home. I wanted to die in my own home if my cancer returned.

Americans have been sold out by not only our elected officials but corporate greed. It's ok for the government to bail out big business, but taxpayers are on their own.

Sincerely,

Ms. M Dorin
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