

**From:** Meghan McSwain <meghanmcswain@bellsouth.net> on 06/12/2008 10:15:16 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I recently opened what was to be a store credit card that turned out

to be 2 different accts with one card: 1 for the store and 1 a VISA. I had no idea until I received that my acct was delinquent, but the last

correspondance I had was that I a \$179.00 overage. I have closed both, but if this type of practice is not fraud, it should be!

.

Sincerely,

Ms. Meghan McSwain  
2400 Wynbrook Square Ct  
Winston Salem, NC 27103-8002