

From: Eileen Lilly <lilly.eileen@gmail.com> on 06/12/2008 12:20:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I cancelled an auto travel club membership I had with BP Oil in June 2007, by telephone. I was told that since I had a credit on my account, I should ignore the next billing, as the credit would pay the monthly club fee. I ignored the next statement as directed to do. BP then reported me as late on payment, which stigma has remained on my credit report, despite calls and letters, and has hurt my credit score -- all for a \$15 payment!

Eileen Lilly

.

Sincerely,

Ms. Eileen Lilly
Gladstone, NJ 07934-2096