

From: Susan Hesse-Ellsworth <hessesusan@aol.com> on 06/11/2008 11:40:07 PM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

I still have a good credit rating--NO THANKS TO THE CREDIT CARD COMPANIES! Chase Master Card charged me for their "income protection service" @ ~\$150 every 3 mos. even tho I never signed up for it.

Another card I used to have would "sandbag" my and others' payments if they were not sent to them in the envelope they included in their preceding bill. By sandbagging payments and not processing them when they were rec'd by mail, they added on "late charges" and it took struggles to get them to take off the charges. I know that in 2004 Congress gave the credit card companies a "giveaway" and then they have gotten further perks from Congress since then.

It should NOT be the case that credit card companies are free to change their rules at will, no matter what the agreed upon rules were when the customer opened the credit card account.

Sincerely,

Ms. Susan Hesse-Ellsworth
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