

From: Gwendlyn DeYoung-Martin <gedym@comcast.net> on 06/13/2008 09:15:14 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a responsible consumer, I never thought credit cards could take control of my financial life. That was before interest rates sky rocketed, minimum amounts due went through the roof, and payments weren't applied to the highest interest debt first. My ability to pay

has become impaired to the point of filing for bankruptcy protection. I used to take pride in my credit score. Now I'm afraid to look. There shouldn't be penalties and traps when someone borrows responsibly.

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Sincerely,

Ms. Gwendlyn DeYoung-Martin
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