

From: Dianna Mullen <dilmullen@charter.net> on 06/12/2008 05:20:11 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I once had a credit card that gave my name and phone number to a telemarketing firm, that called and asked if I wanted a certain service. I said no. The next month there was a charge on my credit card, for the service I'd said "no" to. I wrote a letter to the company, explaining the problem. They wrote back, saying they'd look into the matter, and no charges would be added. The next month, the bill was TWICE THE AMOUNT OF THE SERVICE ALREADY REFUSED. Then they added a late fee! It took SIX MONTHS of letters and phone calls

to convince the card company that I didn't owe them anything. Giving my phone number to a telemarketing firm was bad enough; making me repeat myself ("I didn't want it, I never got it, quit charging me!") was unacceptable and inexcusable.

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Sincerely,

Ms. Dianna Mullen
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