

**From:** Paul Cesak <pcesak@sbcglobal.net> on 06/12/2008 04:20:09 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have almost perfect credit history. Unfortunately, HSBC/CompUSA has tried to ruin it. I had a gentleman call me asking about my account. When I told him I wanted to cancel and pay in full. he said OK. The next month I had a bill for 700.00 and some change based on interest alone. That was bull hopckey and although they have sold my account, they did their best to ruin my credit. Two subsequent collection firms have looked at the account and both have dismissed it. Still, my account is now tainted. Thanks or your help to fix the credit card abuse. My wife and I are currently working the Dave Ramsey course to get rid of all credit.

Sincerely,

Mr. Paul Cesak  
14602 Kellywood Ln  
Houston, TX 77079-6425