

**From:** Carol Houchin <mamahabu@yahoo.com> on 06/12/2008 02:25:06 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

About 10 Years ago, I had a Mastercard with a company called DIRECT MERCHANTS BANK this card was in good standing until I opened my statement one day and discovered that my account number had been "hacked" and used on the internet. I immediately contacted the bank and an attorney and believed the matter settled since I NEVER received another bill or correspondence from them again...HOWEVER... apparently HSBC purchased the accounts and is now prosecuting me for

the ballance! They have garnished my bank account, frozen my assets and caused indellible marks on my credit reports. I propose that banks NOT be allowed to purchase CLOSED accounts and REOPEN them!!! Obviously nobody read (or transferred) the file along with the card account, or THEY JUST DON"T CARE!!!!

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Sincerely,

Ms. Carol Houchin  
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