

From: Corinne Estelle Ferre' <corinneferre77@hotmail.com> on 06/12/2008 03:40:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I once acquired a Discover credit card. It had a \$2000 limit. I planned to use it only in an emergency. Unfortunately my car was damaged by a stalker so I used the card to make repairs.

To pay it off I had to work in remote locations which made it difficult to make timely payments so I closed the account. At one point I added up all payments and the total amount I paid was \$4000. I decided that was enough and began receiving harassing telephone calls.

I enrolled in college and again worked in remote locations for tuition. The Discover card filed a judgement with the State of Alaska and the judge ruled in their favor. I was not notified. When I returned and banked my earnings and Student Loan award my account was "swept." I had planned to offer the Discover card another \$2000, or .50 on the dollar as per a statement offering settlement. I believe the Discover card received over \$6000 for a \$2000 credit limit.

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Sincerely,

Miss Corinne Estelle Ferre'
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