

**From:** Amber Stewart <amberdeena@optonline.com> on 07/25/2008 12:55:03 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had personally had awful experiences with the practices of credit card companies. At one point they kept adding finance charges to my credit card so I was unable to close my account at one time not closing it because i owed a penny and then adding a monthly fee. Another time they increased interest rate for no reason I was in the process of buying a car and had made the mistake of using my credit card to pay the tax as soon as I did they increased the interest rate. Making it difficult to pay it off, when I called inquiring about it

they said that I had been sent a notice and that and at that time I had the opportunity to protest. I had not received this notification. I also had a credit card lower my credit limit and then charge me a over limit fee they then increased my credit limit. I no longer use credit cards. I have one for emergencies only. It's a shame that you are basically helpless without them. You can't book a hotel room, rent a

car, and order a product online. Please someone stop these thieves from stealing from people destroying their credit and destroying their lives.

Sincerely,

Mrs. Amber Stewart  
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