

**From:** Denise Jones <djones@napaanesthesia.com> on 07/25/2008 12:05:13 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

We the consumer are sick and tired of credit card companies trying to nickle and dime us. They are making it more and more difficult to compare credit card companies with their convoluted interest rate calculations.

It's not our fault that so many people have to file for bankruptcy because they can't pay back their credit card balances. It is the

credit card companies fault because they give credit to anyone who they solicit by their direct mail tactics. How else would you explain 5 year olds and family pets from getting credit. There was one story where a man filled out an application, ripped it up, taped it back together and mailed it back to American Express and was given a credit card. American Express gave some made up excuse only to do the same

thing two years later when the man filled out another application after doing the same thing. A computer glitch my ass.

As someone with an excellent FICO score, I resent the credit card companies trying to pass down their losses to the consumer. If they don't care if the applicant is credit worthy or not then why should someone who manages their expenses wisely pay the price.

When is congress going to hold the credit card companies liable for their mismanaged business practices????

The credit card companie

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Sincerely,

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