

From: Joe Ferguson <92tiger@bellsouth.net> on 07/25/2008 11:45:04 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The time has come to stop the crimes that the credit card industry has gotten by with thus far. It is a crying shame that a number (Credit Score) made up by a 3 company group can influence every aspect of a persons life. That number does not realistically reflect my financial situation and just ONE mistake can hurt a person for 7 years! CC companies should judge their customers by the history that they have with THAT customer and not by what has happened with another company!

Sincerely,

Mr. Joe Ferguson
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