

From: Roberta Love <rrlove@surry.net> on 07/30/2008 12:10:00 PM

Subject: Regulation AA

Jul 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

I recently had an experience with my credit card that I have deemed to be illegal and unethical and I wish to pass this along. I used my card for a downpayment on a expensive piece of furniture and WITHOUT my consent or knowledge, was charged for the balance of account, before delivering a damaged piece. And after much time spent trying to get someone from the furniture company to talk to me, to no avail, and out of pure frustrasion, simply gave up and chalked it up to another consumer getting railroaded by a large company that has no care for

it's service or product. I feel that because the charge was well over a

thousand dollers there should be some responsibility on the part of the credit card company to have called me before allowing the charge to go

thru. My credit history does not lend itself to such large charges on a card. I simply don't use it much.

Thank you for your time.

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Sincerely,

Mrs. Roberta Love
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