

tamara.lillard@gmail.com on 08/01/2008 10:10:06 AM

Subject: Regulation AA

Federal Reserve Board Docket No. R-1314

Dear Federal Reserve Board Docket No. R-1314,

I had my account closed for "numerous fraudulent activity" and reported to the credit bureau. The fraud was that I changed my method of payment from calling in and paying an expensive fee to a recurring payment directly from my bank. I had an excellent account, never late and it took over three months to get resolved. Finally, my bank had to issue a letter to the credit card company, First Premier Bank then reinstated my account, which I have now closed, on my terms.

I appreciate the opportunity to file comments in support of Regulation AA - Unfair or Deceptive Acts or Practices [R-1314], the recent proposal to curb unfair and deceptive credit card and overdraft practices. I support the credit card aspects of the rule, while also suggesting that protection is needed against additional unfair credit card practices beyond those covered in this proposed rule. I believe that stronger protection against unfair practices in bank overdraft programs is also needed.

Sincerely,
tamara lillard
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richmond, VA 23225