

ornovscot@optonline.net on 08/01/2008 10:40:06 AM

Subject: Regulation AA

Federal Reserve Board Docket No. R-1314

Dear Federal Reserve Board Docket No. R-1314,

About ten years ago I tried to pay more of my credit card bill by sending separate payments in addition to my monthly payments. The credit card company, Chase-United (associated with United Airlines) refused to accept or acknowledge the payments I had sent.

More recently after I paid off the entire balance of a credit card, the company sent me an additional bill for \$50. Thus, in order to bring the balance to zero I had to pay an additional \$50 after I paid on time the previous balance.

When I cancelled that card, the woman who answered my call abruptly and rudely ended the call when I told her that I didn't care to discuss the reasons for my closing my account.

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,
Charles St.James
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Milford, CT 06460