

**Subject:** Regulation AA

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Dear sirs, Concerning the 2008 Banking and Consumer Regulatory Policy being considered in reference to bank-held credit card regulations referenced in your press release dated May 2, 2008: I first would like to thank you for your attention to this branch of the credit industry. Second, I would like to urge you to initiate this policy. Although our nation is not currently in an economic recession, the number of unethical credit policies in effect by banking and private institutions are having such a negative impact on individuals that it seems inevitable that bankruptcy must increase without some regulation of the credit industry. As a credit card holder seeking to act with financial responsibility, I have personally struggled with unwarranted interest rate increases. Currently, I believe there is no regulation of interest rates charged by credit agencies, and this has led to gratuitous interest levels and fees even on accounts with bills paid with utter consistency. Thank you again for your attention to this matter, and I again urge you to enact this regulation. Sincerely, Lydia Winningham