

Leslie Evans <levans12@woh.rr.com> on 06/20/2008 11:15:03 AM

Subject: Regulation AA

Jun 20, 2008

Federal Reserve Board Email comments

Dear Email comments,

We citizens have enough problems with outsourcing jobs, recession, obscene gas prices, foreclosures, and inflation. The LAST thing we need is more power to the credit card vipers sucking us dry.

Stop companies from hiking interest rates on existing balances (unless you pay 30 days late). Stop them from applying our monthly payment to

low-interest debt first. Give us time between the bill and the due date so we can always pay on time. Stop interest charges on debts paid off the previous month!

The credit card company's abuses; make record breaking profits for themselves, ruin honest hard working peoples' ability to get a job to provide for their families, and prevent obtaining consolidation loans to pay-off their existing bills.

They have made the American Dream (a descent job, providing for your family, home ownership, and neighborhood pride) into a nightmare of joblessness, sick hungry undereducated families, foreclosures urban blight property devaluation, and crimes of desperation.

My Husband's pelvis was crushed at work by a careless co-worker. After 36 surgeries; grueling physical therapy; years of court battles over medical bills; two young sons with no family support, a mortgage with household bills; only me as caregiver, provider, and

wife-mother-father. We nearly rly lost everything. Only wing, a prayer, and a miracle from God saved our home and healed my husband. Eleven

years later our credit still sucks and we have a very hard time getting jobs.

In a blink of an eye this could happen to you. One car accident, serious illness, job lay-off, or natural disaster could create a downward spiral that would land you and yours on the street, unable to help yourself because the "credit" cards would be stacked against you.

If you won't change the rules for your neighbor, do it for yourself and your children.

.

Sincerely,

Mrs. Leslie Evans
108 E Shannon Ave
West Carrollton, OH 45449-1232