

**Subject:** Regulation AA

Following is the original email received:

First Name: Teresa  
Last Name: Masters  
E-Mail: tam2819@cox.net  
Profession: Senior  
Organization: None  
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City: Oceanside  
State: CA  
Country: US  
Postal Code: 92056  
Referring URL: <http://www.federalreserve.gov/feedback.cfm>.

Email Content:

I have held an American Express Gold Card since 1976, recently due to circumstances, including fallout from the recent fires, I have fallen behind in payments. I do continue to send money in, but at over 27% interest, I am behind an 8-ball. They call me at all hours, at home, at school, mercilessly. I just had a call from an attorney from American Express, who coerced me into allowing a direct withdrawal from my checking account, telling me they will put a lien on my property and search out all my assets, there are few. I felt over a barrel and know that will put me into difficulty at the bank. I tried taking a job, but was let go because the owners felt I would not be fast enough during busy times. I will be 77 on June 8th, and finding and holding a job is not easy. My income is only Social Security and a very small pension. I am afraid the dunning will cause me to have another stroke, I know when they threaten and excite me, TIA's are happening. MRI's reflect that. Please is there any relief? I had a pay as you go card until American Express offered extended payments on any purchase over \$250.00. Thank you, and please help, Teresa Masters Thank you for proposing new rules (Regulation AA - Unfair or Deceptive Acts or Practices - Docket No. R-1314) to curb some abusive credit card lending practices that drive consumers deeper in debt. I urge you to implement these rules in their current form as soon as possible to provide relief to people like me who just want a fair deal from credit card companies.