From: Lorenz, Lynn [mailto:lynn.lorenz@eds.com]

Sent: Monday, May 12, 2008 12:19 PM

To: _Regulatory Comments

Subject: Credit Card Lending Practices

Dear Sir or Madam,

I totally support the efforts by this organization to reign in the banks/credit card companies. I used to work for a credit card company and I am very knowledgeable of how they manipulate and take advantage of those who do not know any better or are in a precarious situation. Please put a stop to it. People cannot function in this world without credit and its obvious that it is time to put some limitations on the lenders. They have had their way with us for too long-look at the mortgage mess we are in because of their greed. Enough is enough.

Sincerely, Lynn Lorenz