

May 18, 2008

Regulation Comments  
Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street NW  
Washington, DC 20552

Dear Sir,

RE OTS -2007-0015  
Proposed credit card rules  
Interest rates & credit scoring

Credit card companies have whacked me a time or two, so I am extremely happy with the proposed rule changes.

The new rules are great with one exception. I have worked extremely hard over the years to maintain an A+ credit rating. It has helped me buy homes with low interest rates and helped me get good terms as I have needed credit. So, to lump me in with people with average credit scores or a bunch of deadbeats, I find to be repulsive.

I consistently pay my bills < 20 days - - I resent being thrown in a pool with people who consistently pay their bill 60 days late, if paid at all.

If a person gets an interest rate they disagree with, let them appeal. And let there be a good, fast, and fair exception process. This idea of credit scoring is being used in the insurance industry and has had good results of matching the degree of risk and the price of insurance.

Thank you for listening

Sincerely,  
Elizabeth Hunt  
1105 Park St. #203  
Woodbine, IA 51579

