From: Alan Holbrook holbrook4@verizon.net on 06/11/2008 08:10:07 AM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a Bank of America card. I pay the total balance off each month. Last month i made a mistake and paid off all but \$10. Bank of America chaged me a \$40 finance charge. They have many other sneaky triks too numerous to mension here.

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Sincerely,

Mr. Alan Holbrook 9 Washington St Pembroke, MA 02359-1832