

From: nai saephan <naichan@netzero.net> on 07/24/2008 11:25:11 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had a problem with bank of america mastercard billing period. I normally think credit cards are billed every 30 days. After I made my payment for this month, two weeks later, I received an envelop from

bank of america. I thought it just a promotional mail so I did not open it not knowing it is a bill for the next cycle. So I've got slapped with late payment fee of \$35. I called bofa and compained to the

customer service but encountered a disrespectful person. He was telling me that is how my account was setup. I did not tell them this is how I wanted it setup. I did not know.

I told him this made me feel like a malpractice of bofa. He answered loudly "no it's not!". I still feel deceived by a condition of fair business practice.

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Sincerely,

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