

J Bonn <jbonner@tampabay.rr.com> on 07/24/2008 11:20:05 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Bank of America charged my Platinum card multiple times for single purchases. This went on for months and took over six months to correct. I never received any loss of use or other compensation. Out of the blue I received a call saying they wanted to "make it right" with me and offered me a very large cash advance on my card

at 0.09% interest. My payment was \$38.00 per month on the interest, so I made an auto pay for the amount. They tried to pull a bait and switch on me and pile on charges to force me over limit and trick me into the old scam. I watched them like a hawk and they still cheated

me. So I withdrew over \$20K from my checking account and went straight to WaMu and opened an account with a debit card. I have not paid them and consider them unethical. I am in the process of moving my friends away from them as time enables. I just took a person over yesterday and they opened a new account and set up direct deposit at WaMu. Stay away from B of A if you know what's good for you. WaMu even tried to charge me a fortune on a debit card charges, but they fixed it when I complained.

Sincerely,

Mr. J Bonn  
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