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Subject: Regulation AA

I was lured into transferring a balance from one credit card company to Bank of America. They offered me a low rate on transfer balances. However, the special rate was supposed to stay in effect for a certain time frame. But during that time frame Bank of America raised the rate on my balance transfer for no reason.

When I called their customer service I was transferred to their special rate transfer department. **They did everything they could to figure out how I defaulted which would have caused the rate to go up, but I hadn't.** They past me around, hung up on me and kept me on hold. After having to call them several times and being passed around they finally admitted they had made a mistake and that they would credit me, and correct the rate.

They next month, they charged me the incorrect rate again, and it started all over. I personally beleive that they probably had several customers that the same thing happened to. Had I used the account for any other purpose it would have been so difficult to figure out that they were charging me the wrong rate and not crediting me correctly.

For three months I had to call them and complain for them to finally get my statements to read correctly.

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