

**From:** JOHN GERACI JR <kegler@alltel.net> on 06/12/2008 11:40:07 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear FRB: Recently I was told by Bank of America that my CC rate was

increasing to 28% from 14% for no good reason. I pay on time and more than the minimum. I proceeded to bombard the exec vp offices with emails, along with numerous agencies and consumer groups. To my

amazement I was called back by an exec assistant, a very nice lady, who said my email was compelling and who then proceeded to actually lower my rate to 12% and locked it in at that rate. Unbelievable. One good story out of many bad ones!! Please be diligent in reigning in these abuses, though. There are many other companies out there who continue to prey on us middle class Americans who use credit cards to get by. Wish I didn't have to use them at all, but I don't make \$ 100k+ a year.

Thank you for your time and consideration.

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Sincerely,

Mr. JOHN GERACI JR  
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