

From: Ann Calhoun <saalem27104@starpower.net> on 06/20/2008 10:15:26 AM

Subject: Regulation AA

Jun 20, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have an excellent credit record and pay my bills on time - paying the full balance on my Visa or at least 1/2- 3/4 - well above the minimum requested payment.

I agreed to a contract that stated that my APR would be 7.3%, with other stipulations.

Since Bank of America took over the Visa account from MBNA, that original contract has been manipulated. Charge categories were altered to broaden the definition of "cash advance", qualifying the charges for an APR more than double my agreed upon rate.

I paid a parking ticket to the District of Columbia, and Bank of America arbitrarily assigned the charge to "cash advance",

sending my rate to 24.99%. When I called about this, the representative informed me that the categorization was due to DC's classification.

That is not true, and I resent that the rest of my purchases are subject to that percentage rate until I pay in full for one \$60. charge.

If I thought that there are any other card companies that have more integrity, I would switch.

Sincerely,

Ms. Ann Calhoun
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