

From: Scott Crossen <scrossen@digmypics.com> on 06/12/2008 11:40:13 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The banks are out of control and they're getting away with theft on a grand scale. Bank of America is the worst of the worst. I have a very high credit score, and I set up automatic payments to all my cards through my bank's bill pay system. BofA uses tricks like moving the due date back so they can hit you with a late fee then jack up your rate to 36%. They also tweak your min payment to be over what you're automatically sending. I also suspect they hold your check for an extra couple of days just to make sure its late so they can hit you with fees and higher rates.

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Sincerely,

Mr. Scott Crossen
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