

From: Marian Goldberg <atcwc@mindspring.com> on 06/27/2008 06:40:06 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I paid off the balance, which I had been carrying for a number of months, of my Bank of America Credit Card several months ago. As soon as I paid it, the payment due dates were moved up by several days: the bills had always been due for the past several years on the 26th, 27th or 28th day of the month. Now they are due on the 23rd or 24th. Could

the Bank of American be trying to rack up late payment charges now that they are not making interest?

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Sincerely,

Ms. Marian Goldberg
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