

From: Darlene Bost <darbost@comcast.net> on 06/12/2008 08:15:11 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I was never late, never over limit and Bank of America decided to raise my rates to 28%. I was never late or over limit on my other credit cards either. It's only ok for them to give you the credit but don't dare use it because they'll get you in a choke hold with the interest rate!

I've also paid off credit cards in full and paid interest for two month following - they told me it had to be a "zero" balance for two months before there would be no interest due. I don't understand how you can allow them to do this. The next thing they'll find a way to do is change the rate on my fixed rate mortgage - it has to stop. Please stop the runaway train the banks are on.

Sincerely,

Mrs. Darlene Bost
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