

From: Linda Vacchiery <vacchiery@yahoo.com> on 06/27/2008 05:15:03 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Bank of America credit card covered my checks once recently, I paid the high fees off immediately before it was due, and they still tried to charge another fee the next month on a zero balance, saying it was in their small print (but they would take it off) because I should have called them and told them the loan was not needed anymore! Ridiculous.

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Sincerely,

Ms. Linda Vacchiery
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