

From: Yvonne Hunter-Cabell <huntergroupspa@yahoo.com> on 06/28/2008 06:40:01 PM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

Amoco/BP offers a Motor Club membership fee for \$59.00 annually. In Jan, 2008, BOOKER T. W. CABELL, my 82 year old husband, personally spoke with a BP representative to request that the membership not be renewed. Booker no longer drives, has macular degeneration. March 1,

2008, Booker received statement showing new balance owing of \$76, which reflectes the OPTIONAL \$59 BPMotor Club Membership fee, plus \$15 late fee, plus a \$2.00 finance charge. APR increased to 36.72%. After, 2 Priority Mail letters, 4 phone calls, the account is closed, the \$59 charge was PRORATED TO ALLOW A \$49.17 CREDIT. Claimed Booker owed a BALANCE of \$11.83? Booker paid the \$11.83 under protest. This month again, a bill of \$2.00 claiming finance charges, APR INCREASED TO 498.96%??? In summary, the BP Motor Club is an OPTIONAL SERVICE THAT WAS NOT RENEWED. NO OTHER CHARGES ON THE ACCOUNT. Booker had the Amoco/BP gas card for over 30 years, never had a late fee assessed. Served in the Army for 28 years and now with his health seriously impaired, he is being harassed by BP for no reason, other than GREED! TELL BP TO STOP SENDING FRAUDULENT STATEMENTS TO BOOKER T.W. CABELL HELP!

Sincerely,

Mrs. Yvonne Hunter-Cabell
2744 Kenwood Ct
Duluth, GA 30096-3683