

From: Fabi Romero <fabrom@taosnet.com> on 06/30/2008 11:15:03 AM

Subject: Regulation AA

Jun 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

Beause of the economic downturn, my husband used his credit card to buy supplies for his construction business. Bank of America gave him a 3%

loan. For over a year, we made the payments on time. Last month, May, we didn't get a bill from Bank of America. Of course, my husband thought I had processed the bill for payment and I thought he had. It did not get in our Bills to Pay file. By the time we caught the mistake,we went on line to check the account. We were a day late. We

paid on line but the interest had gone from 3% to 19.99%. Last week we borrowed money at 6% to pay the credit card off.

I believe that we were not sent a bill on purpose. Since all our mail gets to us. it's unusual that we didn't get the credit card company bill. You have to rein in the credit card companies.

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Sincerely,

Ms. Fabi Romero
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