

**From:** mollyfalolly@optonline.net on 07/14/2008 09:25:06 PM

**Subject:** Regulation AA

Eileen Ryan  
98 Motor Avenue  
Farmingdale, NY 11735

I was charged a late fee by Bank of America b/c they claimed that they received my payment "too early" and applied it to the previous billing cycle, for which I had already made the payment. In addition, they asked me personal questions about my debt and raised my interest rate based on other credit cards.