

**From:** Barbara Snowberger <bsnowberger@adelphia.net> on 06/03/2008 03:00:03 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Several years ago I consolidated my bills at a LIFETIME RATE of 0.00%.

Two years ago B of A bought my account from that company, and increased my rate to 12.99% without so much as a warning that they were purchasing the accounts from the other company. Of course my payments went up, and I have been angry about this ever since it happened. This was extremely unfair; I had a guaranteed 00.00% for payment of the balance of that consolidation loan.

Sincerely,

Ms. Barbara Snowberger  
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