

From: james ellis <jfe831@gmail.com> on 06/03/2008 05:00:04 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I recently lost hundreds of dollars in point earnings on my Bank of America NCL cruise line charge cards, when they began deducting expired points from my account but neglected to inform me it was happening. Their reply to me was, "It is in the rules you agreed to, 3 years then they expire." That is correct, but they could at least tell me it was happening. Instead I have lost HUNDREDS OF DOLLARS worth of points....So, in response, I will soon be canceling all three of my Bank Of America credit cards.

Sincerely,

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