

**From:** Denise Turner <dturner@furtheloveofpets.com> on 06/04/2008 09:00:05 AM

**Subject:** Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

Although I have excellent credit, I am still disgusted by the games the banks play. I updated my e-mail address, and Bank Of America still sent my monthly e-bill to the old address (even though when I logged onto my online account, they showed the new e-mail address), then charged me a late fee. I got them to waive the fee, but of course they acted like they were doing ME a huge favor.

I do not understand how they can assess finance charges AFTER the balance is paid off. How can I log on one day and have a zero balance, then have a balance the next day? This makes no sense to me at all!

I am 34 years old and have struggled with credit card debt since I was 18 years old. I can honestly say that credit cards have devastated me.

Sincerely,

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