

CYNTHIA BAIRD <snpj@aol.com> on 06/09/2008 07:45:03 PM

**Subject:** Regulation AA

Jun 9, 2008

Federal Reserve Board Email comments

Dear Email comments,

I TRANSFERED MY BALANCE TO BANK OF AMERICA JUST BEFORE HURRICANE CHARLIE, WE HAD TO MOVE OUT OF OUR HOUSE BUT I GOT WITH THE POST OFFICE AND FORWARD THE MAIL. I GOT ALL OTHER BILLS, BUT THE NEW ONE FOR BANK OF AMERICA I WANTED THE LOW INTEREST RATE THEY OFFERED ME SO I MADE A POINT TO CALL AND LET THEM KNOW I HAD TO RECEIVE A BILL YET. THEY INFORMED ME THAT THEY HAD NO RECORD OF THE BALANCE TRANSFER. I NEVER RECEIVED A BILL FROM THE OTHER COMPANY EITHER SO I CALLED THEM AND THEY INFORMED ME THAT YES THEY DID PAY IT OFF. THREE MONTHS WENT BY AND BANK OF AMERICA FROM MY BILL ONLY NOW IT HAD A 22% INTEREST BECAUSE I DID NOT PAY. THEN IN A THREE MONTH TIME I HAD TO CALL THEM AND MAKE PAYMENTS OVER THE PHONE BECAUSE THE BILL STILL WAS NOT GETTING TO ME. AFTER GIVING THEM THE ADDRESS TIME AND TIME AGAIN. ONE TIME WHEN I WAS ONE THE PHONE MAKING A PAYMENT THE GIRL TOLD ME FOR SOME REASON I WAS TURNED OFF FROM BEING MAILED A STATEMENT SHE ASKED ME IF I REQUESTED THAT. WHEN I ASKED TO SPEAK TO A SUPERVISOR THE CALL WAS DROPPED. NEED LESS TO SAY WHEN I GOT THE CHANCE I REFINANCED MY HOUSE AND PAID THEM OFF.

ALSO, IN THE PAST I HAVE HAD CREDIT CARD COMPANIES NOT CASH THE CHECKS IN TIME FOR THE PAYMENT TO BE ON TIME. I WOULD MAKE A POINT TO MAIL THEM THE DAY THEY CAME IN THE MAIL SO THEY WOULD MAKE IT THERE IN TIME AND TIME AND TIME AGAIN THEY WOULD BE LATE. SO, THAT THEY CAN CHANGE THE INTEREST AND CHARGE LATE PAYMENT CHARGES. PLEASE, HELP THE AMERICAN PEOPLE BY MAKING CREDIT FAIR.

Sincerely,

Mrs. CYNTHIA BAIRD  
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