

From: Valerie Winter <bill.winter@co.pope.mn.us> on 06/12/2008 09:47:19 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Bank of America increased the interest rate from 10% to 25%, when asked why the increase they said that we did not respond to a letter sent to us regarding the increase, over several months of asking for a copy of this letter I still have not received the letter. I've been a card holder since 1999 with only 1 late payment, mind you I'm not a card holder any more.

Sincerely,

Mr. Valerie Winter
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