

Aravinda Ghosh <arvpmc@yahoo.com> on 06/10/2008 10:30:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a bank of america credit card for which payment of May 2008 fell due on a bank holiday. I made the payment the next day, but they charged me \$39 as late payment fee. After repeated emails, they took off the late fee, but slapped me with a finance charge of \$170 instead. This is a sample of what these people can do to you. Please reign them in.

Sincerely,

Mr. Aravinda Ghosh
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