

**From:** Ronald Aaron <aarondoug@hotmail.com> on 06/11/2008 11:15:03 AM

**Subject:** Regulation AA

Jun 11, 2008

Dear Email comments,

To Whom it may concern:

I had a great experience with Bank Of America. They approved me for a credit card in 2003 for 1,000 my first credit card. In 2006 they sent me a letter stating my credit was 6,000 instead of 1,000 also with the letter was vouter checks to tranfer any cards so since I was at 9.9 percent on the card and 0 percent on transfers I decided to transfer a few of my higher interest cards to Bank Of America. Big Big MISTAKE.

After six months they decided on thier own that I was a high risk (with

a credit score of 675) and NO LATE PAYES on any of my bills they raised my interest rate to 25 percent. I would love to get this one paid off but with the high cost of living right now I'm only being able to pay the minimum on this card sinse the payment doubled.

Ronald Aaron  
230 Amber Crest Dr.  
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Sincerely,

Mr. Ronald Aaron  
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O Fallon, MO 63366-1275