

From: Howard Steeley <hrsteeley@msn.com> on 06/12/2008 11:15:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My son has been screwed into paying over 30% on his Bank of America credit card because he was injured and out of work for a while so he was late on a payment. They pounced on him like vultures as soon as they could and raised his rates to their maximum, even though he has a good credit rating and has paid his card for years.

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Sincerely,

Mr. Howard Steeley
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