

From: Debapriya Banerjee <fender_guru@yahoo.com> on 06/12/2008 11:20:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have never defaulted on a payment for my Bank Of America credit card.

Nevertheless, my APR was increased.

Unlike most industries, Banks don't engage in sound fiscal management since acquiring money is easy for them.

Please make them "earn" their wages and force them to be good stewards of capital.

Thanking you,

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Sincerely,

Mr. Debapriya Banerjee
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