

From: Alison Hicks <ahicks414@cox.net> on 06/12/2008 12:00:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a FICO score in the excellent range: 780. It would be higher except my credit card company (Bank of America) reports my payments as late if they aren't received between the statement date and the due date each month. My minimum monthly payment due for May 2008 was \$65. In the month of May I paid \$1,000 on May 2nd, and two additional payments of \$20 each during the month. However, Bank of America maintains I didn't make a May payment because none of the three payments were received between the statement date and due date. To address this problem a few months back, I set up monthly automatic payments. However, the monthly statement date varies throughout the year based on some calculation they use. So even automatic payments made on a certain date each month won't guarantee timely credit card payments. I'm tired of fighting this. All my other payments are paid automatically. I am a busy woman: I need a credit card but I don't

need more hassle, late fees, and dings on my credit report. I've worked long and hard to get an excellent credit rating. Only my credit card company deals me such headaches. They should be ashamed -- and regulated more stringently.

Thanks,
~Alison

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Sincerely,

Ms. Alison Hicks
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