

From: chris rogers <chrisr624@yahoo.com> on 06/12/2008 06:45:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am really tired of being abused by these monoliths that can take my money and change the terms of my agreement at a will. My credit card had a 13.9% rate. I have never been late. The rate on this card is now 29.99% without a word. What kind of system is this? How can you change a contract without the consent of both parties? My bank has also found a way to make "check cards" pay big.

They will allow any charge you make to go through without ever blocking a transaction because the account was overdrawn by a \$31.00 overdraft fee. They allow you to keep making your five dollar purchases and charge you \$31.00 for each and every one. My daughter overdrew her account-in fact by \$15.00, by the time she was notified of a problem she was in the red over \$750.00. Nice rate of return? You bet Bank of American must have a great bottem line, they sure dont care about their customers. Our account was opened four banks ago-though the branch has not moved, boy have they changed the way they do business. This is usury-stop it NOW!

Sincerely,

Ms. chris rogers
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