

**Subject:** Regulation AA

**Date:** Aug 04, 2008

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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

**Document ID:** R-1314

**Document**

**Version:** 1

**Release**

**Date:**

05/02/2008

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**Comments:**

Bank of America continues to charge finance charges even when the balance is paid in full before the close of the billing cycle.