

Dana Wedincamp <crystalstar23@yahoo.com> on 08/21/2008 09:20:02 PM

**Subject:** Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

My husband and I have had an account with Bank America for 5 years.

Never late on a payment and always paid ahead of due dates. Well when I had surgery my medical bills started to pile up. So I used my Bank Of America card to start to pay them down. Well I got my next statement

and my rate had jumped from a 17.7 to a 24.9. Almost all my payment now was interest. I of course found another company to buy out the debt. When I called to inquire about it the man said well we ran a credit report and you own alot of medical bills so we raised your rate. I argued for a minute and then relized there was no hope..

Sincerely,

Mrs. Dana Wedincamp  
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