

From: Elizabeth Hildebrand <eahildebran@sbcglobal.net> on 07/25/2008 10:35:04 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have experienced unfair practices by Bank of American regarding my credit card. I learned they change the due date every other month in hopes that you won't notice then they hit you with a late fee and your

interest rate shoots up. I have automatic online banking that pays the bill the sametime every month. I thought this would eliminate any

worry of ever being late. Unfortunately, I didn't notice until I got a late charge that they changed the due date. My low interest rate was removed and I was charged a much higher rate. I called them and they removed the late fee but would not reinstate the lower interest rate

and I was never late before that happened to me. I stopped using their card but I believe this is a "dirty trick" to use against people who are trying to pay on time and due the right thing.

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Sincerely,

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