

From: Carolyn Louise Donnell <cldonnell@yahoo.com> on 07/25/2008 12:05:13 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card debt escalated when Bank of America arbitrarily raised the interest rate on my card and tacked on monthly fees of \$125 even though I was paying off my debt at %500 per month. Although I have paid off that card, it took longer than necessary because of the ever increasing interest rates which reached 28%.

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Sincerely,

Ms. Carolyn Louise Donnell
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