

From: George Hartline <ghartline@hotmail.com> on 07/28/2008 02:20:05 PM

Subject: Regulation AA

I was charged once \$385 in the course of 8 days for depositing my check 29 minutes to late. IF there are only 10% of the people out there who have experienced this kind of FRAUD from BOA, then here is what they earn from us:

\$350 times 2.5 million= \$875,000,000 (in 8 days mind you)
Let's say this just happens every OTHER month.
\$875,000,000 times 6 months= \$5,250,000,000 (5.25 BILLION/ year)

(Yes, BOA makes AT LEAST this much on NSF fees per year. No wonder they have so much money for advertising!)

Bank of America is SCAMMING America out of money, and even in a time of recession and crisis, they are taking money out of the pockets of middle America and buying Countrywide!

I deposited a check 30 minutes late 2 days ago, and my pending charges magically posted first, leaving me with \$140 in NSF fees.
The same thing has happened to me many times, leaving me with THOUSANDS I have paid Bank of America. Yes, I should consider BOA my employee -I should send them a 1099 tax form.

The SCARY part is something I discovered after getting off the phone with a customer service supervisor.

(By the way folks, those guys are not our enemies-they just do what the corporate suits tell them to. That is why they get so frustrated. They have no say about anything, and probably just want to keep their job. They get paid little and then are given the responsibility of taking the brunt of our complaints.)

Anyway, "Trisha" was very nice and understanding as I made this discovery-we postulated that there are about 25,000,000 BOA customers. If only a small 10% were being charged on a regular basis like me, that is 2.5 million customers.

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That's right-875 million dollars in a week and on the conservative side, 5.25 billion a year-congratulations BOA! You just made a lot of money and we received nothing in return. Not even a widget, or a service, or a frisbee. Thanks for helping boost the economy in these dire times! Now besides losing our houses, we also can't buy groceries. AWESOME work BOA-you are truly a company for the people. But what are you going to do BOA when all of us are out of money? Who will fuel your corrupt business and financial plans then? What an impressive scam! And who is going to question YOU, big, BAD, BOA?

So basically, it was me and the others like me who helped you purchase Countrywide this year for \$4 Billion, and WAIT you even had money LEFT OVER according to my calculations.

And according to Trisha, my customer service supervisor, you changed your policies on reversing NSF fees just this year after you purchase MNBA bank and did a little switcheroo in the ranks.

You have made it next to impossible for your little customer service reps to help out guys like me by reversing some of the charges.

I guess it must have been a no-brainer to buy Countrywide. You didn't even have to earn the money you used to buy them. That is actually brilliant! You are such brilliant criminals BOA! I am in awe, just like I was when I learned about the concepts used by the MAFIA, or how Hitler came into power. You must be proud-all of us Americans out here, feeling bad that we are negative again in our accounts, actually feeling ASHAMED of ourselves and embarrassed, hoping you will give us another shot at our checking accounts and make things right!

You actually have us feeling BAD about ourselves, trudging up to the tellers at our local branches, hiding our faces in disgrace, appologizing for messing up again. All the while, I have been the one keeping you on top.

And the sad part is until now I just haven't had the time to go through the long and drawn out process of switching banks--now that everything is done through autodraft, I would have so many accounts that I would have to contact and switch around that it would take me days. Just the way you like it--we are so entangled in your web that escaping you would be almost as painful as paying you \$35 everytime we "messed up" according to the rules you have set. Reminds me of "protection" money back in the Capone days.

So anyways, if nothing else, we are ON TO YOU Bank of America. There will be a day of reckoning for you, because no one gets away with a scam for long.

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