

From: Debra Freeman - 07/30/2008 10:35:03 AM

Subject: Regulation AA

Jul 30, 2008

Dear Email comments,

I had a Bank of America LLBean credit card. I had a substantial balance on it from consolidating previous credits but it was at a reasonable 9.9%. Suddenly it went up to 19.9%. I knew I had not been late and had paid more than the minimum due each month. I called the company presuming there was a mixup. Accord to BofA, they had sent a notice they were raising rates and mine was one of them. Due to my extensive balances overall, they were raising my rates. It turns out that the Lowes project card that I got with my girlfriend in order to remodel my kitchen was counting against me on my rate for the B of A account. However I am not so much of a credit risk for them to send me

new offers for cards, upgrades and increased credit lines. If they can do this, then why can't they honor the rate originally promised on the existing account? Now that LLBean has gone with a different bank, I am trying to pay this one off to never have to deal with Bank of America again.

Sincerely,

Ms. Debra Freeman
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