



Jesse Headrick

State: ND

Rule: Telemarketing Sales Rule - Debt Relief Amendments, R411001

We were good standing Bank of America cardholders for approximately 7 years, when we were accidentally late on our monthly payment twice in 6 months. Bank of America automatically raised our interest rate from 7.9% to an outrageous 35%, which put our minimum payment to over \$300 per month, which we couldn't afford.

If it wasn't for Credit Solutions program, we probably would have defaulted on that credit card, or gone into bankruptcy. What Bank of America did should be criminal in ALL states.