

December 4, 2009

RE: Your account ending in [REDACTED]

An important update regarding your Bank of America[®] account

Dear [REDACTED]

We recently notified you in October of a change to your Account Agreement describing how the Annual Percentage Rate (APR) on your account would be calculated using a variable rate formula tied to the U.S. Prime Rate. After careful consideration, we have decided not to implement this change. As a result, your account will retain its current Annual Percentage Rate and remain unchanged.

Please note that no further action is required from you regarding this notice.

We apologize for any inconvenience this may have caused as we continue to evaluate our business practices in response to changing market and economic conditions.

If you have any questions or need assistance with your account, please contact us by calling the toll-free number on your statement. Our experienced associates are ready to assist you 24 hours a day, seven days a week. To access your account online, please visit bankofamerica.com.

We appreciate your business and look forward to continuing to meet your credit needs.

Sincerely,



Gregg Davis
Senior Vice President
Bank of America

For assistance with your account:

By Phone

Contact us by calling the toll-free number on your statement

On the Web

Access your account online through Online Banking at bankofamerica.com