

**From:** "Barry L. Burke" <burkeinc3@aol.com> on 05/12/2008 11:20:02 AM

**Subject:** Regulation AA

To whom it may concern,

I do not usually get involved but the banks are out of control.

I recently had a card thru Advanta. I usually pay online. I have not received a bill since August of 2007.

I was late 2 days in April of 2008 because I forgot to check my bill online. They charged me a late fee and took my 7.99% to 21.99%.

I phoned and explained it should not be my obligation to look each month to check my due date.

They explained they sent my bill out in August of 2007, it came back and they automatically stop sending bills. I was reasonable and explained the address they had was correct everything I did was correct. I asked could we reverse the charging as it is not my responsibility to search the web to pay my bill. They have an obligation to research or call to check billing information. They said they would check and came back with a NO! I went and paid the card off but **this should be illegal**. Why should I pay 21.99% when I have not even received a bill in 9 months? I also paid it immediately online and have never been late in 18 months. I could understand if I was a late payer etc. They just thought I was over my head and they could seize the opportunity to make more money!

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