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Subject: Truth in Lending

Another type of misconduct:

When you are at or very near the limit. You decide to make a larger payment to cover the risk of going over limit again. You mail your payment pretty much near it's due date. You get your next bill and there is an overlimit charge again. This occurred because the credit card company does not wait until the billing cycle to end to determine if you are over the limit. They determine this 10 days before the end of the billing period.