

**Subject:** Regulation AA

Following is the original email received:

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Email Content:

the credit card companies are taking way too much advantage on late fees, due dates, everything. i recently started paying online and had a couple of mistakes on my current, never late cards, and they claimed it was late because it took them 10 days to find my account. Please, I have a name and address. they charged me 39.00 late fee, plus finance charge. I am a customer in "good standing", never late. Also, seems everytime i get a bill from a credit card company, I have less and less time to pay the bill, sometimes hardly any turnaround time. this is not right. they have gone from 30 days, to 20 days, to barely 10.