

From: Marci Gilbert <marci1@mac.com> on 06/21/2007 10:35:03 AM

Subject: Truth in Lending

From: Marci Gilbert <marci1@mac.com>

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To: federalreserve.gov

Subject: docket number R-1286

My complaint about the credit card system is the time frame a payment is due. from the time I receive my bill and the due date on the bill it is less than two weeks in most cases. Living in Florida the mail takes anywhere from 4 to ten days to receive it no matter where it is sent from.

Sometimes i get my bill with just ten days to pay it . the problem comes up even if i mail a payment the same, day i get it ,it sometimes is late and i get a late fee. when i call and explain the mail system to the card company all they say is mail it earlier.

It seems to me you have at least 30 days to mail the bill. the time frame has gotten shorter and shorter.