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Subject: Truth in Lending

I pay my credit cards online. Some cards will post the same day without a hitch or extra fee. Others may take up to 4 or 5 days from when you hit the send payment button. This needs to be monitored closely. Also, Bank America is notorious for their systems down, so you call in and they will make your payment by phone, but still will charge an extra fee, normally \$9.95 that is attached as a purchase. If they advertise and promote online payments, the website should be up and running 24/7 and if there is a glitch on their part, there should not be a penalty. It is a catch 22.

If a person carries a balance and gets an offer for a balance transfer at a much lower rate than what you are currently paying on the same card, a lower rate should be offered for the carried balance, that is already in existence.

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