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**Subject:** Truth in Lending

This appalling practice may be of interest. It is so devious I could hardly believe my ears when listening to the Direct Merchants Master Card customer service representative's explanation for the service charge on my credit card account. Here is what happened:

Firstly, I always pay my bill in full every month, over the internet, usually a day or so before the due date on the statement. So, on this occasion, I had paid my bill in full prior to the due date on the statement. The following month I noticed that there was a service charge on the account in addition to some foreign exchange fees. So, I called Direct Merchants to find out about the fees and the service charge. The agent told me that since the payment had not been made within a 20 (21?) day period (part of the new agreement, apparently), that a service charge had been made.

I said: "Wait a minute, I paid the bill prior to the due date on the statement." She replied that the payment had not been made during the 20(21?) day period. So I then said that it seemed that there was something odd about deliberately putting a due date on the statement which was past the 20 day limit. She said that the agreement was the agreement and that payment was due within the 20 day period. They finally agreed to crediting me with the charge. I decided that I would no longer do business with these devious people. They need to be stopped!

Thank you for your time.

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