

**Subject:** Regulation AA

**Date:** Jul 22, 2008

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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

**Document ID:** R-1314

**Document**

**Version:** 1

**Release**  
**Date:** 05/02/2008

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**Comments:**

Prevent applying payments to lowest interest balance first. Regulate and force cc companies to make clear all balance transfer fees and rules. Prevent CC companies from offering "free" programs: roadside, credit reports, etc. that become part of your monthly bill. Most cc companies will only tell you there is a fee and what it is if you persist. These are also hard to cancel once they are started and almost impossible to get refunded. Enforce post of payments within a reasonable time. It does not take 10 days from receiving a customer's payment to post that payment. We have had several instances where this was done and they tried to charge a late payment fee. They always drop the fee when pressed, but it is still not right to "try" to charge it. I am not against the cc companies making money as long as the customer is dealt with fairly and honestly. CC companies have become to be more like payday lenders than banks. Thanks for introducing these bills and supporting consumers!