

From: Anne Desautels <annedesautels@hotmail.com> on 07/26/2008 02:30:02 AM

Subject: Regulation AA

Please take immediate action to put an end to the egregious practice of double-cycle billing. In May of this year I underpaid my Chase Visa account by \$0.02 cents due to an error using my online bill pay. Not only did I pay interest of over \$35.00 for that cycle, I interest again in June even though I deliberately OVERpaid the June statement by \$10.00. The text on the back of the monthly billing statement is unclear at best and misleading in the extreme making it very difficult to understand the process. I send letters to Chase customer service which went unanswered.

On behalf of good consumers everywhere who always pay their bills in full, please do whatever it takes to reign in abusive credit card practices.

Thank you very much,

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