

Jon Kurkowski <jkurkowski@mi.rr.com> on 07/24/2008 09:50:04 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Sirs,

I have an impeccable credit payment history but I fell prey to low

interest offers which have a late payment interest charge. I have had 2

instances which I challenged to no avail both were changed from 2 to 3% to 26% because they say my payment was (1DAY Late!!!) even though I know they were mailed in time and the cancelled check was dated prior

to the payment date. They said they have no responsibility for the post office and how do they know that I didn't back date the check. WE HAVE NO DEFENCE FROM THESE COMPANIES!!! Please correct these abuses of the credit card companies!!! CHASE SEEMS TO BE THE MOST PROLIFIC OFFENDER  
Jon R Kurkowski

Sincerely,

Mr. Jon Kurkowski  
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