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Subject: Regulation AA

Something needs to be done the credit card industry has gotten out of control. They, meaning the credit card industry can do whatever they want.

For instance if you pay your bill online, make sure the payment is made at least a day maybe two days before the due date. If you schedule the payment on the due date and the payment is applied after 2:00 or for some after 12:00 then you are considered late. I cannot believe our government has allowed such an injustice to the consumer. Something needs to be done.