

From: <planb@hvc.rr.com> on 07/24/2008 04:10:01 PM

Subject: Regulation AA

Thank you for holding hearings on the unfair and deceptive practices of credit card companies. In addition to incomprehensible rules about when a payment is considered too late that often means we pay BOTH a late fee AND a finance charge, the credits are always promised for at least 2 months after the customer asks for them. So the company gets a grace period, but the consumer doesn't!

Please protect the public against these and other credit card abuses.

Thank you, Kristin Brown