

**From:** "miles hamada" <m-hamada336@hawaiiantel.net> on 07/24/2008 02:35:06 PM

**Subject:** Regulation AA

Gentlemen:

We had paid our charge card bill always on-time trough the internet, if you go to most of the charge cards payment on line, you will notice that they do not tell you when you are making payment that day if they are crediting it to your last statement which you paid or to you new current statement, due to there is a cut off date, and if you had made a payment already, and make a payment for the new billing on the cut off date, they credit your previous statement, and not the current billing, and then charge you with a late fee, that is how we got charged a late fee from Juniper - Barclays charge card,

Please have this deceptive practice stopped.

thank you

miles hamada