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Comments:

I would like to make two comments concerning issues I've had in the past with my credit cards. -1- I routinely make my payments before the due date, and rarely if ever pay any sort of late or intrest fees. A few months back I had a large balance due, over \$6000.00. When I made my payment, I made a mistake and switched the cents. For example from \$0.53 to \$0.35. As a result, my balance was not paid in full by the due date. I called and spoke with a customer rep. explained the problem, had them look back in my history and verify that I am never late. Further explained that it was obviusly an error, as the dollar amount was accurate. To no avail. I was hit with over \$20.00 in late fees and penalty, as my next months bill was also high and this calculates into the fees. -2- I have in the past complained to my credit card, that I do not recieve my bills in a timely manner. The 20 or so odd days I'm supposed to have to make my payment are not there. The date that my statement is cut, until the date that I recieve it in the mail, are usually more than a week. If I do not make a concious effort to stay on top of the due date. I'll likely have a late payment. Because in addition, they need to have it a few days prior to the due date to get it posted. Thus I've been sending out my payment a week early routinely. This actually only gives me a little more than a week

sometimes to get my payment out. thank you Ed Schumer