

**Subject:** Truth in Lending - Version 2

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**Comments:**

I applaud your effort to ensure that mailed payments be credited if received by 5pm on the due date. I request you extend that to web based payments also. The bill for the credit card in question now states "payment must be received by 5pm local time". At 4:32pm July 1, 2008 Wichita time I made payment but was not allowed by the software on the website to enter July 1 (the due date) despite it's being "before 5 local time" I went ahead with the payment process, which bears July 2 - then immediately emailed them concerning not being allowed to enter the correct date. (I have printed copy - dtd July 1) I have received August's bill and have been assessed default interest rates on all categories of charges/offers and a late fee. My bills are always paid on time and always in excess of the minimum due. Always!!!! Please consider also that credit card companies have become ruthless in recent months with any and all unfair practices and I suspect they are in anticipation of this legislation, so I request you consider making these changes retroactive at least one year to compensate for that practice. Thank you.