

**From:** LeAna Osterman <leanao@juno.com> on 06/12/2008 10:15:08 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Like most people, I like the convenience of a Visa account to simplify purchases & not have to carry a lot of cash. Their account gives me a monthly accounting of expenditures, plus I can earn mileage credit. I have an excellent credit score & pay accounts in full each month. A United Mileage Plus monthly Visa bill arrived while I was out of town on a 2-week trip. I mailed the check the day I returned home. But was charged ~\$34 because the payment was received after their new shortened due date. When I objected ... was told I could have arranged for an automatic payment directly from my bank. Or, I could have used a phone transfer ... for which they would have charged me an additional ~\$10 fee. Having been a loyal customer of theirs for ~20 years made no difference. Nor did it make any difference that they had changed their terms without telling me, their customer! It seems that the consumer is not in an equal "bargaining" position with some companies and their predatory practices.

As a result, I transferred 95% of my Visa charges to a new Alaska Airlines (Bank of America) Visa account. To date, I am quite satisfied with their services.

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Sincerely,

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