

From: Diane Bombard <bombardd@bnpmedia.com> on 06/12/2008 10:15:30 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The moving payment due date. Chase and CitiCard is FAMOUS for this. I have to budget and Chase and Citicard move their due date from the 10th of the month back to the 21st of the month--that

moves them from pay period to pay period so that I can never budget. I call them to get the payment due date moved to the original due date,

it changes for a month and then starts moving all over again. American Express has started this crap, too. And then there are the late fees

plus a 6-month to a year punishment interest rate increase from already 24% to up to 35%. You want to know why America's in

recession--everyone I know has had it with this crap so they stop using their cards. Period.

OH--then Discover Card needs at least 10 days

to process my payment now so I have to send it in very early--last year it would only take them 3-5 days to process, but no more.

Sincerely,

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