

**From:** Kay Champagne <kfchamp@tuckerzone.com> on 05/13/2008 02:30:04 PM

**Subject:** Regulation AA

To Whom It May Concern:

I am a responsible user of credit who pays the balance in full each month. I mail my check as soon as the bill arrives.

Two months ago my Mastercard payment check was apparently mangled by the post office. The credit card company, Barclays Bank Delaware, returned the torn check and envelope to me by mail, so that it arrived after the due date. I immediately sent another check and an explanation. However, my next bill came with a \$35 late fee and \$39 finance charge. I called to protest and was told that they would remove the charges if I took out their Account Protector Plus insurance against late payments. They assured me there would be no charge for this insurance if I paid off the balance monthly.

My next bill came with a charge of \$43.35 for the Account Protector Plus coverage, although my prior bill had been paid on time. Apparently it was for the balance on my current bill, even though the date due was in the future. I again called, canceled the Account Protector plan and secured a promise to remove the charge.

I believe this kind of customer "service" amounts to fraud and deception. My payment due dates have moved closer to the day I receive my bill in the mail--now less than two weeks. I almost feel I must plan my vacations so I am home when my Mastercard bill arrives.

I agree with the agencies that credit card companies must be regulated and these fraudulent practices curtailed.

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