

From: jrlemon@mac.com on 07/29/2008 08:05:02 AM

Subject: Regulation AA

I used to have 30 days to pay my credit card balance. Then it was 21, then 14, then 10. Last month I did not even receive my statement in the mail until 2 days before it was due to be paid. The credit card companies seem to be doing everything they can to ensure consumers will be late on their payments.

Credit card payments should be due 30 days after they are postmarked by the company. Now they process the statement and then hold it for 10 days before sending it out.

John Lemon