

From: DAZEEZBIKE@aol.com on 07/29/2008 08:50:05 AM

Subject: Regulation AA

I believe that credit card companies intentionally wait a few days before posting a payment. It seems to me that anytime i am late with a payment it is always posted one day after it is due.

My latest example is with the A T & T Universal card. I had taken advantage of a balance transfer option and have made all payments timely. I have had this credit card for a least 10 years.

My latest payment was one day late and they changed the balance transfer option to the regular interest rate and increased the rate on unpaid balances to 29%.

Dave Azeez