

From: Kathi brandt <kathi@aplusmortgage.com> on 07/25/2008 11:20:06 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

All of these things listed above has happened to me. The one thing that made me the most mad was that I was offered a credit card with 0

interest rate for 1 year on balance transfers. So I consolidated all of my debts into one large sum (4000.00) I had always paid my bill early on line. On about my third payment it was a friday and it was due on Monday which was a holiday. I tried to make my payment on line and it

kept saying it would post untill the following Tuesday which was 5 days away. I called thier customer service and was told that since it was after 3pm east coast time, and I live on the west coast so it was just after 1pm my time that it was to late and there wasn't anything they

could do. Because of this not only did I get assesed a late charge that

put me over the limit, I recieved a over the limit charge and the upped my interest rate to 32.9% the following month.I called again and they said sorry nothing we can do.

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Sincerely,

Mrs. Kathi brandt
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