

"M. Monarch" <mzm1219@embarqmail.com> on 07/29/2008 05:25:08 PM

**Subject:** Regulation AA

Credit Cards:

The so called grace period has shrunk. When I first got a credit card it was 30 days. Now I am down to 20. I have a Chase Visa. Had it for over 10 years. Paid on time, in full, every month. I asked about changing my grace period to 25 days. My husbands Chase Visa is 25 days. I was told it was something that cannot be changed over the phone. I have to Fax them to do this. So I have decided to stop using the card. I now have a Citi Visa card. When I enrolled in this card, I was told that after the first billing cycle I will be able to change the grace period to 25 days. We shall see. I have just received the first bill.

mary monarch