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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

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**Comments:**

Credit Companies should be responsible for current billing. We purchased a small odd item on line with a card we never use. The company had our address (sent current cards to that address) but failed to update billing address information. We never received that bill - we were sent to collection - charges, interest being imposed on a daily basis. We could not even pay by check, as fees are imposed daily and closure would never happen. Our credit rating is excellent - paying bills usually next day. Interesting that new cards found there way to current address but billing could not. I think credit companies should be responsible for billing (not happening now - call your lawyer we were told) I also think clients should be able to pay without intrusion into ones personal finance by credit companies. I feel credit companies have a monapolise on credit transactions allowing endless fees, charges and credit distruction without any responsibility to client. I presented this situation to our Florida Attorney General to advise his office of credit unfairness - was given some interest - but no solution-given credit company determination of "we are correct - get a lawyer". I feel deeply enough to do that - but cannot afford such a project for such a project. However, to state it briefly - we pay our bills promptly

companies are not responsible for billing - so we are supposed to know what is due (do we not get to opportunity to look things over) and pay without a bill from the credit company. This is not correct - and the consequences that this evil concept concures is even worse. We need some reform now. Mary Anne Vukelic