

From: roger deike - 07/29/2008 10:05:02 PM

Subject: Regulation AA

Jul 29, 2008

Dear Email comments,

The credit card company goal is to to dupe the user into incurring unexpected interest expense, late charges and over the limit fees. Only a savvy customer can skillfully navigate the choppy waters the credit companies churn. The companies will not usually offer the exact pay off date of a balance transfer. Sears, however does. Customer service reps will you give you different answers on due dates. A classic line from one Chase offer was "the 0% interest rate is good until your billing date that includes April 1st. The surprise is that this does not mean the rate is good until at least April 1st. If your billing date was March 22nd, that's when it was due. You pay on March 23rd, you lose. Why can't I specify that the a portion of a payment be made on other than low-interest debt first.

Why should I keep paying interest on debt paid off the previous month?

Please help!

Roger J. Deike

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Sincerely,

Mr. roger deike

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