

**From:** Curtis <eagle5092000@yahoo.com> on 07/31/2008 01:25:04 AM

**Subject:** Regulation AA

Earlier this year I had my interest rate raised up because I was late two days. I mailed my payment in on Friday, The Postal Service was close on Tuesday for a holiday.

I called and talked to the company, Juniper, and was told I had twenty five days from the 5Th of the month to make payment that it was due on the 30Th. of the month. I explained that the Postal Service did not deliver mail on the date in question and I was told that it was not there problem.

Nothing I said would change there mind. My interest was changed from 5.5% to 9.5%. That may seem like its not much but the issue is that they can change it for such a minor infraction of two days. My interest rate was changed back in May to 5.5%.

Something needs to change with the credit card componies, anyother loan or credit company allows a grace period before making changes to your account, but its all about money not the customer, all the credit card compines care about is making that dollar, they forget were the money is coming from, if the goverment regulated them closer this would not not be allowed to happen.

Thank you for your time

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