

**From:** cecilep@earthlink.net on 07/31/2008 01:25:04 AM

**Subject:** Regulation AA

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I received my Visa bill on July 29. The due date is now August 8th! By narrowing this window, and trusting to the diligence of the US mails, the company is assuring itself of increased late fees. which I plan to have them reverse. i have paid on time ever since i first had a credit card (1976) and always paid in full.  
this is the first month a late fee has been added to my bill.