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As I read the recent editorials concerning the credit card company "games" I could also say, "Yes, this is happening to us!" We have held certain credit cards for many years. We have paid our bills on time and always with each pay check. Recently, however, as the money crunch continues and companies try to "save" their huge earnings the due dates have changed without warning, so that if the consumer does not read all fine print every time he/she is unaware that the dates have changed and find that they are being charged late fees. Most recently this happened to us; the Sears bill which I had paid off three months in a row arrived with late fees. As I read the fine print I also realized I had a very short time to get my latest payment to the company --less than two weeks--about 10 days. This is outrageous and it makes it very difficult for anyone to try to budget their pay checks! We are very sick and tired, in addition, of having to call someone in some strange office far away to try to "fix" the so-called problems! It takes hours to fix any situation. Our poor mailman also has to carry many credit card offers on a daily basis as we are harassed with offers many of which are suspect at best! Please work to pass these reform bills in congress and make changes at the Federal Reserve. Honest people are being hard-pressed to remain honest!