

Subject: Regulation AA

Date: Jul 31, 2008

Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

Document ID: R-1314

Document

Version: 1

Release

Date:

05/02/2008

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Comments:

Recently I tried to make payment to a credit card via their internet site. The site was down, and the payment did not post. I called the following day to insure that the payment would be credited correctly, only to find out that it did not post, and I had lost my interest rate and was charged an over due fee. I thought that by explaining that their site was the problem, all would be taken care of. I could not have been more wrong. Although after over a week of calling I was granted the previous interest rate, I still had to pay the fee in order to maintain my credit profile. I have significant revolving debt, and even with a perfect payment record, cannot get it paid. Please know my debt is not from vacations, or other unwarranted expenses, but from the need to provide for basic needs, and education for my children.