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Subject: Regulation AA

I want to register my complaint with **Chase BP credit card**. I have been an outstanding customer for several years. Not once have I had a late payment and pay my bill in full at the end of the month. Recently, due to an error in an electronic transfer of funds, my payment was posted late to my account. I was assessed a \$39.00 late fee.

In talking with their customer service supervisor, I was informed that if I had sent a payment of \$10 in on time no late fee would have been charged but since my \$400 payment was two days late the late fee would not be removed from my account. I was also informed that because I was such a good customer, that is why I was "granted" such a high credit limit but the late fee would not be removed based on my outstanding rating with them.

It is high time the Federal Reserve step in!

Lois Koehler