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**Subject:** Regulation AA

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I have years worth of horror stories to share, from credit card companies not processing a payment 2 weeks after I sent it out (via snail mail, was the only way 10 years ago), so that they could charge a \$30 late payment fee. I've had credit card companies make the minimum due be significantly less than the interest charge for the month (I know better, but many Americans do not). I've had credit card companies promise to match the interest rate to that of one of my open cards, just to have it show 2% higher on my billing statement. I've had credit card companies jack up my rate for no reason whatsoever. I've been using credit for the past 18 years. I've bounced from one credit card company to another, looking for one or two who really cares about their customer. I'm still looking :).