

**From:** johnglpc@hotmail.com on 07/30/2008 11:50:03 AM

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John Purcell  
3 Possum Lane  
New Milford, CT 06776

Having reduced the time between reception of the bill and the due date so that late charges are much more likely to occur, my latest statement now states that they no longer allow making minimum payments in advance. They now say, "We will no longer apply any portion of payments made in current billing cycles to Total Minimum Due amounts in future billing cycles". Clearly, they want to increase the thievery they employ with their late fees. Their brazen avarice must be stopped. Please support the proposed rule to reform some of the most abusive credit card practices.