

"Kate Germond" <kate@centurionministries.org> on 08/01/2008 10:40:06 AM

**Subject:** Regulation AA

**I know I have too many credit cards. However, things have snowballed in my life that are uncontrollable and therefore I have had to use them far more than I like and would have loved nothing more than to pay them off. My complaint is: I am a good customer. I pay my bills on time and am no problem to them. So why have my rates skyrocketed? They are astronomical. It's frightening. And the rates are what's putting my ability to pay in jeopardy. I don't understand the arbitrary rates. They say it's because I owe, NOT because of late pay or missed pay.**

**And something else I have noticed; they are sending bills with a pay date of about a week from receipt. I travel for my work and it is very difficult to make sure all bills are paid and to anticipate what might come in while traveling. I feel like they are doing everything they can to sabotage my ability to pay.**

**There has to be some boundaries for them. There has to be some protection for us. Please make some changes. Please rein them in.**

**Kate Germond  
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