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Subject: Regulation AA

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I used to pay all my cards electronically via my credit union. Sometimes I'd call to confirm the payments had been paid. I've had money recieved 4 days before the due date by some card companies yet they failed to post the payments until after the due date then charge me a higher penalty interest rate and a late fee and, if the late fee and higher interest put me over my limit, i was charged an over limit fee. I have seen where a \$400 payment, after fees etc, would generate a \$20 amount toward principle.