

Subject: Regulation AA

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Comments:

I'm writing this to ask that credit card companies be forced to use the postmark date rather than the date of receipt. Example incase:
On July 9 a check was mailed, but the card company didn't post it until the 15, which is 6 days later. Just this last week, I mailed another check to the same comapny and it only took 3 days. What makes me upset is that this was a reduced interest payment and because it was late the interest rate went up almost 10 points. I realize they have the right according to their terms, which I accepted. But how is someone suppose to figure out how many days in advance to mail a payment, when it can be 3 or 6 six days to the same place. Please change the rules to be the date postmarked, by the psot office. If it is done on a Pitney Bowes type machine at an office than the rule shouldn't apply. It should be date of receipt.

Thank you
