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**Comments:**

I used my credit card for everything while working as a sales agent near Boston, MA. It obviously was important for me to know my balance so I could make purchases accordingly. I would check balance and payment requirements via the convenient automated system or online; there is a \$10 fee to pay by phone with a human or your payment may not be applied until the next day or following Monday when submitting online. The late payment fee is \$35. When I would try reserving a rental car with my credit card, M & I Bank would deny the transaction if there was not enough room on my card. However often times I would find out after making my payment that my new balance would be higher than I calculated because transactions finally went through sometimes a week after I had made the purchase. This resulted on month in a balance roughly \$400 over my credit limit. How is it that the company allows one to make purchases that far over their limit, and in other cases declines the transactions. The system is totally unreliable and I have to pay the price. You can't have confidence in what the banks are doing and they claim the policies in place prevent them from doing anything for you, so you have no choice but to pay a fee that I'm not sure is

appropriate. In the end, the only way to attempt resolution is to navigate through an automated maze, and wait an obscene amount of time (often a costly cell-phone call with my time figured in) trying to go transaction by transaction figuring out where the inaccuracy took place. The APR is more than sufficient I would hope to put in place a more reliable, real time way of banking. The house has the playing field stacked in their favor. You're persuaded into the convenience way of purchasing and when the hook is set you can never spit it out without an exhausting battle.