

From: Jason J Wronski
Subject: Regulation Z - Truth in Lending

Comments:

Date: Jul 30, 2010

Proposal: Community Reinvestment Act Regulation Hearings
Document ID: R-1386
Document Version: 1
Release Date: 06/17/2010
Name: Jason J Wronski
Affiliation:
Category of Affiliation:
Address:

City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

I was charged a \$39.00 late fee plus \$2.00 finance fee for a \$31.48 credit card balance I had with Chase because the payment was made two days past the due date which fell on a Saturday, even though I had made two previous payments with in that statement. I have never been late on a payment and usually pay the current balance of the card rather then the statement balance or minimum payment, and I that this is just unreal that I have to pay more in fees and charges then the actual balance that was late. PLEASE CHANGE THIS and not allow lenders to charge more fees then what is owed!!! It is practices like this that hurt the economy and the working class who struggle enough as it is!