

"Louise Abt Clay" - 11:40:18 AM

**Subject:** Regulation AA

To whom it may concern:

I am a credit card user who pays the balance off at the end of the month, every month. Nearly a year ago I got a new GM master card through HSBC. For several months the bill arrived at the same time of the month. Then in December, 2007, it arrived with a due date TEN DAYS EARLIER than usual. Although this is probably not illegal, I believe the company did this unethically in order to catch people away for Christmas vacations so that they could attach late payment fees. They did it to me, but I protested loudly and got them to remove the late fee. This is the kind of predatory behavior that needs to be exposed and stopped.

The credit card companies are CROOKS!!!!!!!!!!!!!!!!!!!!

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