

**Subject:** Regulation AA

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I have noticed in the last 3 months the following:

1. My American Express Bill arrived, payment due in 6 DAYS!
2. Gas Credit Card Company received check from me for a dollar amount including \$.10. I have a duplicate of the check clearly showing this. The next bill came with a \$2.27 finance charge for unpaid balance of \$.10 that they failed to credit.

Is this carelessness all of a sudden, or a sinister plan to disrupt honest folks credit standing????? I think it bears looking into.

Both companies were contacted & I got a glib response about the mail being slow.....??? I send pkgs to our Soldiers serving overseas and they have gotten THERE in less time! From the gas credit card people, they told me, we can either credit your account OR investigate, which do you prefer? I told them BOTH. They refused. I opted for them to credit my account, so I don't have to be inconvenienced by having to follow up on my \$2.27 for the rest of my life.