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Subject: Truth in Lending

To whom it may concern

Please have all Credit Card companies respect the terminology of "PAY-OFF AMOUNT" when it comes for the time to satisfy and bring the balance to an absolute "ZERO" on the same day the "pay-off amount" is requested by the consumer.

Credit Card companies need to honor that "PAY-OFF AMOUNT" on that same day, if the funds are to be transferred electronically by the consumer's bank without any additional fee incurred.

Credit Card companies need to make their website useful to make a "PAY-OFF AMOUNT" as an option for consumers to use and know the exact balance as of that day, and know that after accepting the option to pay-off, it will be guaranteed that the consumer's balance will drop to an absolute zero balance with a confirmation without any repercussion of receiving another statement with additional fees and charges.

Thank you
Concerned Consumer