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Subject: Electronic Fund Transfers

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Comments:

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Comments:

Chase works it to get the most blood out of you. I have a home mortgage that we pay when we get our SOC Check and it takes 100% of it and then some. we get it the 2nd Wed of the month. We pay Chase on line with an electronic bank draft. In January our SOC came on the 14th, 2nd Wednesday, and we made the online payment, it is late after the 15th, it didn't post to our account for three days and we were assessed a \$76 late fee because of the delay in posting. It takes three days right?!! The next month I make my credit card payment around the 1st for \$200. The billing cycle starts on the 21st; on the 20th I make my next months \$200 payment that is not due until the 1st; It takes three days to post right?!!!! No not this time, it posts the same day and the reflect it in the previous month insted on the next days billing cycle and they charge me a \$39 late fee when I don't make the payment on the 1st. When we find out about it we have to make an additional payment, that is not in our budget, to keep from going 30 days late and having them giving us a default interest rate. They are inconsistant to the point of being outright thieves. Nancy