From: Dustin Roberts

Subject: Electronic Fund Transfers

Comments:

A few years ago one of my former credit cards and an auto pay caused late fees. I had setup an auto pay at credit card web site to pay their payment before the due date. After a few months with this arrangement, they changed my due date to a day before the scheduled payment causing a late fee. Banks are unscrupulous in billing fees. This needs to be stopped.

Dustin Roberts