

## Re: Credit Card Question

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- *From:* "VickieHerndonCMT" <[vickieboinkherndon@xxxxxxxxxxxxxxxxxxxx](mailto:vickieboinkherndon@xxxxxxxxxxxxxxxxxxxx)>
  - *Date:* Fri, 1 Dec 2006 16:41:37 -0500
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Margie, didn't Chase merge with another bank some time in the past year or so?

Not all are like this. I am trying to remember which one I had that you could never pay off because there were always cents to be paid. I closed it with a payoff check and letter and still got billed some cents after that.

With all the mergers between these banks, it is hard to keep up and they will stick it to you.

I have one that I pay off every month that will not even report it to the credit bureau and i have had it for 2 years (private store card). I guess they want you not to pay it off to report it to the credit bureau.

"Margie" <[nomoremarginiesjunk@xxxxxxxxxxxxxx](mailto:nomoremarginiesjunk@xxxxxxxxxxxxxx)> wrote in message [news:dd11n29ep6b983ks9d57bju1m5b4atbb1g@xxxxxxxxxxxx](mailto:news:dd11n29ep6b983ks9d57bju1m5b4atbb1g@xxxxxxxxxxxx)

For many years I've used only one credit card -- a Southwest Airlines Visa through Chase. The annual fee is pretty low and I usually score 2-3 free Rapid Rewards coupons per year, which works for me because most of my travel is on the West Coast. I always pay my full balance each month. Of course, I never look at the inserts that come with the bill, but this month I happened to notice a "finance charge" and then read the "notice of changes in terms." It appears they are now assessing a finance charge from the DAY THE PURCHASE HITS YOUR ACCOUNT, i.e., no grace period to pay in full without finance charge. I have no idea how long this has been going on or if it is new this month. It seems highly unusual and unfair to me, and I'm wondering if this is now SOP for credit card companies. I get credit card offers virtually every day in the mail and shred them without opening them. Now I'm wondering if I should start shopping around for a new credit card. Don't have the time or energy to call Chase directly yet (but I will). Meantime, just wondering if anyone here has experienced something like this.

Margie

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