THE PEOPLE'S PETITIONS

A Freedom Again Grassroots Project | Public letter template

Your full name: _____
Your mailing address: _____
Your email / phone (optional): _____
Date: _____

To: The Honorable _____, U.S. Congress

Subject: Request for legislation — A Full Day to Pay

Dear Senator or Representative,

I am writing to request consideration of legislation that would allow consumers to submit qualifying electronic credit card payments until 11:59:59 PM on their stated due date without being assessed a late fee solely because of an earlier payment cutoff.

Current federal rules generally permit credit card issuers to establish payment cutoff times as early as 5:00 PM. I believe this should be reconsidered so a due date provides a full calendar day for qualifying electronic payments.

Specifically, I request consideration of the following protections:

• Qualifying electronic payments submitted through an issuer-approved system by 11:59:59 PM on the due date count as timely.

• Payment interfaces clearly disclose the applicable time zone and provide a dated submission confirmation.

• Issuer-side processing delays after timely submission do not, by themselves, trigger late fees.

• Reasonable safeguards address system outages while preserving rules for rejected or unfunded payments.

A payment due today should be payable electronically throughout today. This proposal does not seek to excuse unpaid debts; it seeks a clear and consistent deadline.

For more information: https://petitions.freedom-again.us/credit-card-late-fees/

Thank you for considering this request. I would appreciate a written response.

Respectfully,

Signature: _____
Printed name: _____

Template for individual use. Replace blanks before sending. Government submissions may become public; consider which contact information to provide.