

From: Derek Addams
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Name: derek addams
Affiliation: NRA
Category of Affiliation: Other
Address1: 696 chalkstone ave
Address2:
City: providence
State: RI
Country: UNITED STATES
Country Code: 840
Zip: 02908
PostalCode: n/a

Comments:

@@@first of all yrs ago i signed on with Capitol One for a secured credit crd. I established a 300 dollar account with my own money ,borrowed the full balance and decided to close the account. A short time later i see interest charges accruing for a zero balance and cap one telling me i owe them 500 dollars,then 2000 dollars as time passes. I then sign up with providian to fix the bad credit rating from capitol one with the understanding that my rate would begin at 17% and fall if i maintained a good payment history ,regardless of past credit screwings i received. Two yrs after a flawless pmt history i see a wall st. journal article that reports Providian is closing down offices,laying off and raising interst rates to cover other slow or no pay clients. My rate jumps from 17 to 23 to 28% in two months. I tell providian to shove the account up you know what and where, and now im back at square one! no credit and really pissed off! Do you have any idea what has been going on her

e! obviously not, while these companies are sited for overcharges,extortion for pmts never posted and deemed as late with millions in fees that never should be charged,lies and false promises by c.s. reps just to hook you into sugning on! this is sick, and if i had my hands around the necks of any of the CEO's of these two companies i would punch them in the face every tensesconds for 8 hours and then strangle them slowly for what they have done to my credit!you need to act and help millions of us repair what we never started and in good faith tried to work thru with disasterous results,and for what? We are all innocent victims!R-1217 remember what these companies have done to us! They make Government laws and regulations a joke, they are operating so far above the law its comical! and they are laughing at uncle sam all the way to the bank because they answer to no one!

IP: 198.7.225.10
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