

Date: Jun 15, 2006
Proposal: Regulation Z - Truth In Lending
Document ID: R-1217
Document Version: 1
Release Date: 12/03/2004
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Regulation Z-Truth in Lending (R-1217) Attention Ms. Johnson I'm a single , sixty-five year old male. I've had a bout with cancer and living on a fixed income. I have had my troubles with credit card debt but in time I will pay them all off. "I'm in to much debt to DIE"! My complaint is that companies like Providian who send you letters requesting you to call them, that they will help you, then set you up with "pay by phone" payments which cost \$14.00 plus your minimum payment. When you use another source to pay attempting to save that \$14.00, something seems to happen and "you are over the limit"! I was once a part of a class action suit regarding Providian. I received less than a dollar because Providain some how convinced the law firm that I "had closed my account"! I'm still paying today that "closed account"! They just changed the account number. As I checked my account on line it states a different amount DUE for the past month. I had sent the payment on time. I received a new bill stating "Over the limit" so fees have been added. Providian answer to most complaints is " we can calculate fees and services charges when ever we want" which result in additional costs or "over the limit" fees. It is impossible to read and understand all the so called rules and policies of this and other credit card companies. Myself having had recent problems with businesses drafting from my bank account on the wrong dates resulting in high INSUFFICIENT FUNDS fees believethat something must be done to get business policies back in line to the cost of doing business. The dishonest and "loan sharking chages" is destroying the publics confidence in doing business in America!