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Comments:

I am currently arguing with Merrick Bank over \$200+ in charges that are solely charges/fees that Merrick Bank has charged. I had not used the credit card in over 2 years and a \$6/month "annual fee" was being charged to my account. My online settings were set so that they would automatically EFT any balance on the card from my checking account. In December 2007, I changed banks and switched my checking account, but because I hadn't used my Merrick Bank credit card in over 2 years, I did not realize I needed to change my online settings. Over the course of the first 6 months in 2008, Merrick Bank was charging \$6, getting denied from my old bank, then charging me \$25 NSF and \$35 missed payment fees, along with \$6 every month. They continually did this to me until my account was over 180 days overdue and started calling continuously throughout the day. I would have 6+ phone calls from an unknown number on my home phone, with no message. When I spoke with someone and told them I did not understand what was going on and would like to speak to Customer service since I never used the card and wanted to make sure unauthorized activity was not occurring, they would hang up on me. When I finally spoke to a Customer Service representative, they were

only able to go back a few months and kept saying that I was sending them bad checks. However, I had never written a check, it was a pre-existing EFT which they kept charging, even though it was coming back as a non-existent account from my previous bank. I tried to work this out, stating that it was my oversight that caused the initial return and was willing to pay \$36 (\$6 x 6 months of the "annual fee") plus \$25 for one NSF fee. However, they would not budge. They want me to pay over \$200 in all of their charges. I can afford this, but it is the principle of the matter. There are thousands of people who can't afford this and are being bullied by these credit card companies. And their unwillingness and stubbornness to negotiate is baffling. These are all charges that they made up and have complete control over. I have not used the card in over 2 years. I have paid my bills properly on time in the past when I was using the card. Now they have lost a customer and have a potential lawsuit in their hands if their collection agency doesn't stop calling my house even though I have asked repeatedly that they only contact me via mail. This type of harrassment and ridiculous fee structure needs to stop immediately.