

Bonnie Waller <bonnielwaller@yahoo.com> on 07/24/2008 11:10:03 AM

**Subject:** Regulation AA

My Daughter, Julianne M. Bitkower, had her interest rate increased from 7.9 to 29.99% because she paid another bill late (not the subject credit card).

My Husband, Edgar W. Gutz, arranged with Sears credit card company to pay a flat \$200/month for 6 months by automatic draft. On the 7th month, they drafted \$200.17. His bank, Wells Fargo, rejected it which caused him a late charge of \$39.00. They would not take it off.

I had a charge account with Home Depot. They automatically added a "Balance Protector Fee" to my account for 10% of my balance. When I discovered this charge, they were willing to cancel it, but were only willing to refund one month's charge. I had this happen when we were remodeling a property, they were as high as \$95/mo. - UNAUTHORIZED

I ordered Proactive on line and it was charged to my card. I tried to cancel by returning the item and writing Cancelled on the bill. They wouldn't refund the amount charged. They continued automatic shipments after I cancelled and charged this to my credit card every month. I cancelled the order and they wouldn't stop charging my card. I filed a complaint with Bank of America, and they would not stop the charge. My bank said that they cannot stop the charge unless you submit the signed order to stop the items from being sent. You never signed an order. The company you ordered the product from does not give you any information to stop the order unless you keep the carton it was shipped in. You must have the number from the shipping label to cancel. So, I finally had to report my credit card lost or stolen to get a new number to finally stop the charges.

We need our government to protect us from these practices.

Sincerely,

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