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Comments:

I have had many problems with creditors. My latest one is with Citi Cards. I had been making my minimum payments and was current on my bill. I had gone over my credit limit and they continued to call me to tell me any over limit amount was due immediately. I informed them I would make my payment on the due date. I was informed that the over limit fee was due immediately and they would continue to call until it was paid. I was also informed that they allow you to go 10% (of your credit limit) over your limit. I asked if it was to get additional fees and he laughed. I made the over limit payment and then checked their terms and conditions. There was nothing stating that over limit amounts are due immediately. I called back and spoke with Abby. She stated I was correct and they need to update their practices. Another problem I have had in the past is when I found an error on my credit report. (ie, late payment) I spend hours correcting this. I checked my credit report and it is cleared off. However, months later it appears again. I spent years dealing with this with several creditors. (One stated I had multiple 30, 60 and 90 day lates, when in fact I always paid on time.) What can be done to hold the creditors responsible for making the correction permanent, or fining them for

not correcting the problem? Another recent problem I have been having is: I have been having some difficulty paying all my bills on time. I have been calling my creditors and let them know when to expect payment. I always make it before the next payment is due. The problem is they continually call and harass me wanting to know when I will be making a payment. Wells Fargo called me 4 times in 1 day. I explained the same thing every time, I told them it was already scheduled through MSN Bill pay and the amount and the date. I don't believe that if you have payment arrangements set up, that they should not be able to call you unless you missed the date you agreed to. Also if you are late on your payment, they demand payment not only for the month you missed, but the next payment that isn't due until the next month. I had Wells Fargo this month calling to find out about the \$600.16 payment. When in fact the amount I was late on was for \$131.00. They have added the over limit fee, late fee and the next months payment. They want it all right now! I made my \$131.00 payment and told them I would pay the balance on the next due date. I have been hoping for someone to regulate the credit card companies for years. They remind me of the mob!