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**Subject:** Regulation AA

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I will make a long story short.

I financed an appliance through the appliance dealership and they put it through GE Money Bank. At the time of the "loan" which was FREE interest, minimum payment for 12 months. I made the total amount of payments ON TIME (which I assumed was the 1st of every month), in 11 months. On the 12th month, I called and they said I owed \$151 dollars more because of LATE payemnts; actually they had put one of my payments toward another "late fee"

which was never really late - so the late fees totaled \$183.00. When I did not pay the "LATE" fees, they accrued FULL interest of approx \$650. Now they keep adding interest to my interest and have sent in a BAD CREDIT REPORT, placing me on a BAD CREDIT History report from the credit bureau. I have had an attorney write GE Money Bank a letter, and they will not reverse any charges and will not quit adding interest to interest due.

I have a copy of every payment I made - all by the 1-3 of each month - paid in full in 11 months.