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**Subject:** Regulation AA

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I have 4 major credit card accounts and each one has consistently raised the interest rate on existing balances. The statements are dated with a date that is a week or longer before they actually mail the statement, giving me no alternative except to pay immediately, and then they still count it as late and tack on the additional late fee and this also gives them the right to raise the interest rate. If I request to make the payment by phone they charge an additional \$15.00 for that process. They will not remove the payment guarantee insurance that is added to your account without your consent, if you are able to actually contact someone regarding this charge, the telephone number that is given is bogus or the phone rings and rings and no ever answers it. It is impossible to get them to remove that Monthly Recurring Fee which often times causes you to be over the limit they have set, and this allows them to change your Interest Rate and add on \$29.00-\$39.00 Late Fee.

Another important practice that is extremely frustrating to those of us that only speak English is, the call centers are in India or Phillipines, in my experience, and I cannot understand what they are saying. Further, even though they speak English, they do not understand English and if they do they still cannot say anything other than "How much are you paying today", they do not have a number where you can contact someone in a supervisor capacity, and they do not respond to anything you say. I have had to ask, "Are you still there"? It is absolutely infuriating that you are prevented from speaking to anyone that might be able to assist you, and if you are late on your payment, they call every hour on the hour.

I was made the Administrator over my Mother's Estate and upon contacting each credit card company, I was never given a number where I could speak with anyone that had authority to actually work with my circumstances, I was harassed continually every day up till 10 o'clock at night every night and even Sundays! Demanding payment or threatening to turn it over to collectors. I finally told them to go ahead, I didn't think my Mother would much care at this time. I tried every way I knew how to get these matters resolved so that the telephone calls would cease and I could get back to the job I was ordered by the court to complete.

Operators in other countries do not do an efficient job and it undermines the consumers ability to address any concerns regarding charges or negative aspects which affect the consumers ability to repay, or make arrangements to pay their bill in an acceptable amount to both parties. Operators in other countries are causing havoc in the entire marketplace. They are not productive, they are an obstacle to consumers everywhere that desire to honestly deal with their finances.

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