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**Name:** Jennifer M ADRIANO

**Affiliation:** USAF/ANG

**Category of**  
**Affiliation:** Government

**Address:** 621 East 62nd Street

**City:** Kansas City

**State:** MO

**Country:** UNITED STATES

**Zip:** 64110

**PostalCode:**

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**Comments:**

AMEN Federal Reserve! The amount of fees that large banks charge consumers, ESPECIALLY Bank of America, are ridiculous. They have been creating ways through computer based programs which purposefully identify 'opportunities' for them to charge exorbitant fees and extort their customers, for years! Most of the people targeted are the LEAST able to accommodate the excessive fees, and the banking industry knows this. Now that Credit scores are also tied to your bank accounts, you end up believing you have no options but to continue to stay and be exploited. This is very wrong, which you obviously know. I have been in this place on numerous occasions trying to fight to have fees returned. People who do not save receipts (and many do not) are stupid and undoubtedly fall prey to these unfair practices on a regular basis, because they have no "proof". In February of this year, I had Credit One Bank try to charge me a Returned Check Fee, a Late fee and an over the limit fee (miraculous isn't it-I was now up over my limit) because my electronic check payment was supposedly not honoured at my bank(Commerce Bank N/A). When I called Commerce they told me it was rejected NOT because of insufficient

funds, but because of the way Credit One put the payment through--it tripped the fraud alert. Household Bank (HSBC) and Household Bank for Neiman Marcus started doing the same type of thing in 2006. In 15 years, I had never had a problem with Neiman's until HSBC took over payments. --Excepting a 2005 \$10.00 credit which has never been applied to my HSBC Mastercard(what is the finance charge on that?), I had not had too many problems with HSBC. (I supposedly ordered a Credit Reporting Service, which I did NOT order, receive or activate) --Both my Household Bank card and my Neiman's both began having the same problems at just about the same time in 2006. What a coincidence! Again, my local bank said there was no reason why the electronic checks couldn't have been paid from my bank account(there was enough money), but it was the WAY HSBC had tried to put the payment through to my bank, when I had made no changes (same accounts, same everything). The banking and credit card industries are in dire need of regulation to halt to this type of thievery. I thank you and applaud your efforts for all the people including myself, which have had to endure and continually maintain an unnecessary vigilance when dealing with their 'so friendly and so convenient' banks and credit card companies. Thank you again, Very Respectfully, Jennifer M. Adriano