

From: maria garcia <maria26vegas@yahoo.com> on 07/26/2008 01:55:05 PM

Subject: Regulation AA

--- On Sat, 7/26/08, maria garcia <maria26vegas@yahoo.com> wrote:

> From: maria garcia <maria26vegas@yahoo.com>
> Subject: DOCKET NO. R-1314
> To: comments@federalreserve.gov, maria26vegas@yahoo.com
> Date: Saturday, July 26, 2008, 10:46 AM
> HSBC IS DIRTY!!!!!!
>
> I paid them with a capital one transfer check. They
> recieved it in time. (I made copies of everything) They
> recieved the money then a few days later transferred the
> money back to capital one. Then charged me for the years
> interest and any other fees that they could think of. I
> knew that they could do something like this because they
> did it to me before. A few years ago I paid HSBC with a
> transfer check from Bank Of America; for \$3200. I saw they
> recieved the money and that was that. Or atleast so I
> thought. I received a letter from a collection agency
> 4months later for \$5000. I had Bank of America check there
> records and they couldn't produce the actual receipt.
> So I paid them again with the condition that they
> wouldn't report it on my credit. They agreed and
> promised not to, but did not honor that agreement. (my
> credit was perfect, I never paid anything late in my life)
> Now it has this blemish. This time, I knew they were dirty
> so I copied
> the balance and the transfer check and stayed on top of
> it. Capital one charged me and I had to call over and over
> again to make sure that capital one credited my account.
> Capital One said there system was off, because they have
> never seen someone take the money then give it back a few
> days later. I know how HSBC runs their bussiness. DIRTY!
> maria26vegas@yahoo.com - Olga
> aka Maria