

From: "Zang, Charles W." <CHARLES.W.ZANG@saic.com> on 07/29/2008 08:00:06 AM

Subject: Regulation AA

You need to act decisively, now. Every lender with whom I've tried to deal, except one, USAA FSB of San Antonio, TX, has engaged in a variety of deceptive practices. Just one example - I had one VISA Credit card - from a lender in Wilmington, DE, with a \$6500 limit, that had not been used in several years (a continuing zero balance). I made several attempts to close the account, notifying the bank in writing with NO REPLIES TO MY LETTERS, and destroyed the cards. I also had to destroy the 'bank checks' that arrived in the mail monthly. Then, 'out of the blue' last month, I received a form letter from the bank telling me the card was being cancelled, to limit their exposure to bad debts, and due to my continued non-use of the card. This is just one example of the outrageous acts and behavior perpetrated on customers by these 'lenders'. I'm sure the bank will claim they terminated an account to reduce their risk and act prudently - pure hogwash.

Please act now.
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