

"B Gent" <spirit5007@gmail.com> on 07/29/2008 03:25:02 PM

Subject: Regulation AA

I support the credit card reform. My mother, 84 years, has two (2) hearing aids & is blind from macular degeneration. She uses one credit card from RBS; has the number memorized so she can use it. She's had it at least 15 years. She always pays her bill in full; but I or her assistant need to write the check as she is blind. On Tuesday, June 6, 2007 I mailed her payment which was due the following Sunday (I worked & did not get down the preceding week). But RBS does not accept payments on Saturday or Sunday. On Monday they added over \$60 in fees. I called & argued with them to no avail. They didn't care & refused to make an adjustment. I immediately wrote RBS & disputed the charges as my mother was MAD! The next 2 months they added finance charges on her total bill despite the letter of dispute. They eventually sent a form letter denying her any refunds. I quit! She was mad & I was totally sick of trying to track their billing & the dispute process. I just wrote the check for all of her bill & didn't tell her. Looking over her year-end summary...she paid over \$100 in extra fees. Such dishonesty & manipulation. Also, RBS is frequently late sending out her bill such that she only has 5-8 days to get it paid & returned. Originally it was 30 days, then 25 days, & now it is a 19 day grace period from RBS' billing date. If it's received late she is worried, angry, & hostile. I live 45 miles away & have had to drive there specifically to write the RBS check the day after it came.

PLEASE regulate credit card companies, the fees they charge, their manipulation of terms & timetables, and their outrageous interest rates. Consumers suffer as these companies rake in huge profits.

Barbara Gentling
1013 Poplar St.
Northfield, MN. 55057
[www.spirit5007@gmail.com](mailto:spirit5007@gmail.com)

Thank you.