

Subject: Regulation AA

Date: Jul 29, 2008

Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

Document ID: R-1314

Document

Version: 1

Release

Date:

05/02/2008

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As a consumer, I feel that this is an important issue. Credit Card companies take advantage of consumers and they have an unfair advantage to change their rules as they go along. Below is information re: how Sears Card took advantage of my family and though finance charges that they told me I owe them now. On June 27, 2008, I called SearsCard to payoff my account in full. When speaking to the representative, I told him, that I wanted to pay off our account in full. I told him the amount that was on my statement and asked him to give me the account balance in full so I could pay off the entire account. He gave me a dollar that was more than what my statement said. I specifically asked him, if that dollar would pay off my account in full. He said yes, and that he could take care of that for a \$14.95 phone fee. I asked him if he should waive the fee and he said no, but that the \$14.95 was included in payoff. Once the transaction was made, he asked me if I needed anything else. I said no, I just wanted to pay off the account. Are you sure all of the account is paid for? He said yes. When I received the next statement, it showed that the \$14.95 was on the statement and that I owed ninety plus dollars for finance charges. I called them on July 2nd and told them of these charges and that I paid it off in full. The gentleman I spoke to said that

it would be credited to the next bill. Today, I called them again to make sure it was taken care of and now we owe \$137 dollars and some change. When I spoke to Sears card today, I told the representative and Manager what has happened. They stated that on June 27th, the finance charges for May 26-June 27 would not have been added to the statement on June 27th and I owed them the \$90 plus and now I owe them for this month too. New balance \$137. The manager said that this is their policy they always charge the finance charges on the next statement. I told her I paid off the account in full and she said the person that helped me would not have known the payoff amount. Yet the customer services rep told me numerous times that it was paid off in full, why would he not know of these charges and tell me of it. I asked the manager if she would remove the charges and she said no. She would credit me \$25.00 but no more. I said that I can not believe that you do this to all of your customers and she said yes we do, and I will send you the policy. I told them that I will be paying the account off via mail. I do not want to have to pay \$14.95 again. I wrote out the check for \$137.28 and just sent it to them. I am sure that I will receive another bill asking for more for finance charges for this last month. What can I do as a consumer to make sure they do not keep asking for more? Thank you very much for your time. Lori Klostermeyer