From: T O'Neil <tanone22@hotmail.com> on 07/30/2008 02:15:02 PM

Subject: Regulation AA

Re: proposed credit card regulations

Please address the manner in which credit card companies respond to billing errors/disputes. At best, it is a mindless,
computer driven process that falls far short of the statutory duty to investigate disputes. At worst, creditors simply
agree with their merchant clients as a routine response to disputes.

I outline here my recent experience with Citi Cards. From legal research related to my dispute, I believe my experience
was typical.

Earlier this year, I had a dispute with a Hampton Inn about the proper amount of a charge for an extended stay.

Hampton gave me and Citi conflicting claims and charges. Moreover, the Hampton documentation sent to me by Citi
was missing two pages. Citi never addressed these conflicts or the missing documentation. Instead, it sent standardized,
computer generated letters irrelevant to the facts of my dispute.

Finally, Citi sent a letter stating that unless I provided additional documentation, they would reverse my conditional
credit. BEFORE it received my additional documentation, Citi decided in favor of the Hampton and reversed my conditional
credit

The dispute was resolved only after my attorney threatened litigation against both the Hampton and Citi Cards.
Hampton agreed to reverse its charge.

I believe most consumers would not have devoted as much time and resources to a billing error dispute of less than
$300. I believe most consumers simply fall victim to the unacceptable manner in which credit card companies "investigate"
billing errors/disputes.

If you would like more information and/or details about my experience, please so inform me.

Thank you for your attention.

Sincerely,

Mike O'Neil