

14-May-08

4515 Fordham Dr  
Garland, TX 75042

ATTN: OTS-2007-0015

Regulation Comments  
Chief Counsels Office  
Office of Thrift Supervision  
1700 G St., NW  
Washington, DC 20552

To Whom it Could Concern:

I also have a MasterCard drawn on Citibank, South Dakota, N.A. On a transaction from February, 2007. I had a transaction for \$325.00 that was declined for some reason; I think it was they didn't have valid phone #. I had to pay cash to Ted's Moving to satisfy the debt. When I received my statement there was a charge to Ted's Moving for \$325.00. I sent a letter and protested the transaction and wanted an investigation. They complied and sent me a letter in return stating that they were doing an investigation. They requested copies of the receipts and the work orders which I had and provided copies. After their investigation, they declined my request for a reimbursement with the excuse that I didn't return my paperwork on time.

I have a VISA credit card drawn on the Bank of America, Wilmington, DE. On an October statement from 2007, I had a minimum payment of \$84.00 due on 21 November, 2007. Due to inconsistent income I made one payment of \$50.00 on 22 October and made another payment of \$50.00 on 26 October. This totaled to \$100.00 and more than satisfied the minimum balance due. Again, imagine my surprise when I was charged a late fee of \$39.00. I called the customer service line to inquire as to the problem and get the mistake corrected. Their excuse was that their computer can't see multiple payments and that it must see a payment equal to or above before it will not generate the late charge. They refused to refund the late charge.

I don't ask much, I just want to be treated fairly and expect to receive due course. But when credit providers use every dirty trick that they think they can get away with to maximize their profit and unfairly take from me, then I have a problem. This is why I have taken the time to describe the problems I face with an overzealous business that takes every legal advantage available and hope that your office will clamp down on this kind of activity. It may be legal; but is it right or is it honest?

Respectfully,

Charles J Dowden

cjd/CJD