

Date: Oct 10, 2007

Proposal: Regulation Z - Truth in Lending

Document ID: R-1286

Document
Version: 1

Release Date: 05/23/2007

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Comments:

I'm usually not for more government involvement in issues but when the consumer's rights, or lack of I should say, then the government has no choice but to step in. Have you ever tried getting an error off of your credit report? It's virtually impossible. After Nissan screwed up after I turned in my leased vehicle it took almost a year to get my credit report corrected. I wrote numerous letters and made countless phone calls to fix their mistake and in the end all I received was a sorry on the phone and a letter to keep in my file. Where is Nissan's penalty for making a mistake? But when people make honest mistakes they are crucified if something does occur. I had a credit card with a fixed 4.9% APR, the minimum payment was \$240 and I paid \$210 by accident, I must have "fat fingered" the 1 and 4 on the keyboard, please keep in mind that I was a customer for over 10 years and never once made a late or incorrect payment. Well, when I got the following month's statement my interest rate jumped to 27.9% and I had a late fee of \$50. The \$30 mistake costs me almost \$400 and hours on the phone fighting with the credit card company. To their credit they did refund part of the money but it still cost me almost \$200 when it is was all said and done. The customer service people treated me like I was a criminal and acted like I was lucky to even still have their card. I'm not sure on what the answer exactly is but something needs to be done to help the consumers. We are the life blood of the country. Don't they realize that anytime you treat a customer poorly, especially Americans, we will figure out another way to do business. They are only hurting themselves in the long run. Thanks