

**From:** Kyle D Horne  
**Subject:** Economic Growth and Regulatory Paperwork Reduction Act of 1996 Review

Date: Feb 26, 2004

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Proposal: Interagency Review of Consumer  
Protection: Lending-Related Rules; Economic Growth and Regulatory Paperwork  
Reduction Act of 1996 (EGRPRA)  
Document ID: R-1180  
Press Release Date: 01/20/2004  
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Comments:

@@@Consumer protection - Credit Cards  
Arbitration clauses in Credit card applications should not be allowed. This is not protecting the consumer, rather it is protecting the credit card issuers in such a way that they can get away with just about anything. Protection from class action clauses in credit card applications should also not be allowed. This places an undue burden on the consumer and again does not protect the consumer. It only protects the credit card issuer and allows the to get away with anything with their high priced lawyers. Regarding chargeback rules. I was charged for a service that I did not receive on my credit card. I disputed it in writing with my credit card issuer. They investigated and then credit my account. Now the company that claimed I received the service is demanding payment from me. They say even though it was charged back I still owe them the money. They sent it to collections, \$22.10. So how do the chargeback rules protect me?

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Windows 98; Win 9x 4.90)