Via email

November 6, 2009 May 22, 2010

Mr. Scott Wilfong, CEO SunTrust Bank 1445 New York Avenue, NW Washington, DC

RE: Customer Complaint-Account Matters

VISA Reducted for consumer privacy

FTC Complaint Number: 26521151

Mr. Wilfong:

This letter is written in complaint to the reduction in my credit limit by \$1,500 in November 2009 and by \$2,500 in May 2010. I believe the reduction was punitive, a possible violation of the Equal Credit Act, and a severe circumvention of the intent/spirit of Congress in the current reform to consumer banking and credit relationships and the recent passage of the Credit Reform Act.

I make this complain with the following facts:

- I have had a banking relationship with SunTrust since August 2008. I obtained a mortgage and then a VISA.
- I have never been 30 days late on any credit obligation. In fact, I have never been late on my credit obligations with SunTrust and other financial institutions for more than five years.
- I have made every payment on my VISA on time and over the minimum.
- My income has not decreased and I have sufficient banking reserves in several banks for my current obligations. SunTrust has never cured my past customer service issues.

I'm irritated that when I called your customer service center seeking a reason for the reduction, I was told that I paid the bill 6 days past the due date on the card, that they looked at false and erroneous information on my credit bureau report (totaling \$300) as the basis for a more than 6% reduction in the last 7 months. I have paid ahead on the card on EVERY payment and NEVER paid the minimum. The customer service agent in November cited as the SOLE reason for the 25% reduction in credit was that I paid one payment 6 days past the due date. The current reduction is not based on accurate information and my payment at 400 times the minimum must say that. None of my payments have been over 30 days and not even over 10 days.

Mr. Scott Wolfong, Page Two of Two

My credit history is absolutely clear and there is no business reason for the reduction regarding ability to repay. In fact, I make a mortgage payment to SunTrust every month, before any late date, of over \$2,800.

I paid more than 50% of the VISA balance off (more than \$2,000) in November 2009 and then more than 80% of the balance in May 2010.

I ask that you office investigate my complaint, restore the credit amount to its prior limit of

I make this complaint, request that it be placed in the CRA files of the bank subject to investigation and resolution and also maintain the complaint on public record with appropriate Congressional oversight agencies until it is investigated and resolved.

Yours Sincerely,

C. Earl Peek, CPA 3721 30th Place, NE Washington, DC 20018 202-294-6496 eptravbuff@aol.com

Cc: The Honorable Barney Frank, Member of Congress The Honorable Christopher Dodd, Member of Congress



Mary Beth Caudill Fair Lending Manager SunTrust Bank 901 Semmes Avenue Richmond, VA. 23224 Tel 804.291.0427 Fax 804.675.9795 marybeth.caudill@suntrust.com

June 14, 2010

Mr. C. Earl Peek 3721 30th Place, NE Washington, DC 20018

Re: SunTrust VISA Account ****8115

Dear Mr. Peek:

I am writing to respond to your letter to Scott Wilfong regarding the recent reduction in your VISA credit card credit limit. I have investigated your concern that discrimination played some role in our credit decision. Illegal discrimination played no part in the circumstances leading to the reduction of your credit limit. SunTrust does not discriminate based upon age, race, ethnicity, sex, religion, color, national origin, marital status, familial status, disability, veteran status, geographic location within our footprint, sexual orientation, gender identity, or any other prohibited bases.

Each month, all consumer credit cards are reviewed by our automated risk management system. As a result of this review, your credit line was reduced was because
Redacted to preserve consumer privacy
. As noted in your cardholder agreement, credit card accounts are considered delinquent if the payment is not received prior to or on the due date.
As you requested in your letter, we have manually reviewed your account. As a result of that review, we have reinstated your credit limit of Research preserve consumer privately
However, if your account, it will trigger another review and possibly another decrease.

SunTrust appreciates your business and values you as a customer. If you have any additional questions related to this account, please feel free to call me at (804) 291-0427. As you have requested, your complaint and this response will be made part of our CRA public file. Since we are limited in the information that can be included in the public file, some personal credit information will be redacted.

Sincerely,

Mary Beth Caudill Fair Lending Manager SunTrust Bank