From: EPTRAVBUFF@aol.com [mailto:EPTRAVBUFF@aol.com]

Sent: Fri 11/6/2009 7:01 AM

To: Wilfong.Scott

Subject: Customer Complaint-VISA Card

November 6, 2009 Mr. Scott Wilfong, CEO SunTrust Bank 1445 New York Avenue, NW

Washington, DC

Mr. Wilfong:

This letter is written in complaint to the reduction in my credit limit by \$1,500 without cause. 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:

- 1. I have had a banking relationship with SunTrust since August 2008. I obtained a mortgage and then a VISA.
- 2. I have never been 10 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.
- 3. I have made every payment on my VISA on time and over the minimum.
- 4. My income has not decreased and I have sufficient banking reserves in several banks. The only reason I do not have a retail with SunTrust is that I have complained to you last November and May and 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. Mind you, I have paid ahead on the card on EVERY payment and NEVER paid the minimum. The customer service agent cited as the SOLE reason for the 25% reduction in credit was that I paid one payment 6 days past the due date. The payment was not over 30 days and not even over 10 days.

I'm curious to know if SunTrust is profiling minorities in this effort, profiling zip codes, or making credit decisions such as this on some other basis than payment history and other income matters. Surely, my credit history is absolutely clear and there is no business reason for the reduction regarding ability to repay.

Mr. Scott Wolfong, Page Two of Two

Further, I note to you, that immediately after the discussion with the rude and indifferent customer service agent who transferred me to a dead line and his supervisor never called back as he promised, I paid more than 50% of the VISA balance off.

I ask that you office investigate my complaint, restore the credit amount to its prior limit and even evaluate my credit history with your bank for an increase in eh VISA amount. 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



William R. Hagen Vice President **Executive Services** **SunTrust Bank** P.O. Box 85024 Richmond, VA 23285-5024 Tel 800.SUNTRUST Fax 804.674.1456

November 23, 2009

C. Earl Peek, CPA 3721 30th Place, NE Washington, DC 20018-3106

Dear Mr. Peek:

Thank you for your November 6, 2009, email to Mr. Scott Wilfong, President and CEO of SunTrust Bank, Greater Washington/Maryland, concerning the Credit Limit decrease on your SunTrust Visa Platinum Credit Card. We certainly understand your concern about this matter and appreciate the opportunity to respond.

As you may know, your SunTrust Credit Card is issued and serviced by InfiBank, N.A., a subsidiary of First National Bank of Omaha. Because the decision to decrease the Credit Limit was made by InfiBank, the owner of your Account, your concerns were forwarded to InfiBank management to address. Enclosed is a copy of the response letter InfiBank mailed to you in the event that you did not receive it.

We can assure you that SunTrust does not discriminate based upon color, race, gender, age, national origin, religion, marital status, receipt of public assistance, exercise of consumer protection rights, or any other basis prohibited by law. We take allegations of discrimination very seriously and do not tolerate discriminatory actions from any employee. You requested that SunTrust Bank place a copy of your complaint in our CRA files. You have my assurance that we have done so, along with a copy of this letter and the enclosed letter.

Mr. Peek, if you have further questions or concerns about your SunTrust Credit Card, please call Mr. James McCabe, Assistant General Counsel, First National Bank of Omaha, at 402.636.6772. If you have questions about any other SunTrust Bank accounts or if there is any way we may further serve you, please call 800.SUNTRUST. We appreciate your business and look forward to the privilege of continuing to serve you.

Sincerely,

William R. Hagen Vice President **Executive Services**

Enclosure

Copies to: Mr. James McCabe

Mr. J. Scott Wilfong



Blind copies to: Michelle Arauz

Muriel Garr Jessica Hatch Jan Lyczynski Kim Ramsey Lynn Woosley