

Regions Bank and Alamo Lack of Price Disclosure Unfair, Deceptive, and Illegal, FICO Pro and SubscriberWise CEO Says

FICO Supreme Minister and America's Child Protection Chancellor Howe provides FTC evidence of unfair pricing by Regions and Alamo ahead of Lee County lawsuit

WASHINGTON , D.C., U.S.A., March 27, 2017 /EINPresswire.com/ -- "Yesterday I tweeted Federal Trade Commission' Chairwoman Maureen Ohlhausen with concerns and evidence that I argue unequivocally demonstrates unlawful and harmful pricing tactics by Regions Bank and Alamo Car Rental," said David Howe, SubscriberWise founder and national child guardian. "In addition to asking the Chairwoman for help, I provided her the typed content from a recently submitted formal FTC complaint, including the detailed description of the facts.



U.S. Credit Czar and SubscriberWise founder David E. Howe in Lee County, Florida

Subscriber*Wise*

Related: Why Report Fraud | Federal Trade Commission: <u>https://www.youtube.com/watch?v=2DocHwQF_nE</u>.

"

I've jumped through many hoops for Regions, having provided them overwhelming and uncontroverted proof of non-disclosure which, ironically, originated from their own reservation system." David E. Howe, U.S. Credit Czar and SubscriberWise Founder "I also included a 9-page presentation with supporting documentation -- including an audio portion of a conversation I had with a Regions 'Dispute' agent. In the audio, the agent explains that 'drop fees' are not disclosed in the booking process because 'they vary by rental location and time of year'.

"From my perspective, Regions failure to disclose this 'drop fee' is a serious problem because the additional amount I had to pay translated into an instant 50 percent price increase at the point of pick-up," Howe emphasized. "And I had little option but to pay because my family was with me and we had just arrived from Los Angles on a train and had no other

transportation arranged or available."

-- Listen to audio with Regions 'Dispute' agent: https://soundcloud.com/user-370781554/regions-

dispute-agent

-- Read the FTC complaint: http://docdro.id/QaKItAV

-- View the presentation with supporting documentation: <u>http://docdro.id/iP9hDRL</u>

"Fortunately, however, according to language executed by the U.S.A. Federal Trade Commission, deceptive pricing is illegal: <u>https://www.fdic.gov/regulations/compliance/ma</u> <u>nual/7/VII-1.1.pdf</u>.

"For the record, I also provided this same information to Florida Attorney General Pam Bondi's Director of Consumer Protections Division Victoria Butler, along with two other senior investigators that I had the pleasure of meeting previously," Howe confirmed.

"Today I intend to formally submit the evidence to California Attorney General Xavier Becerra, which is the state where the unlawful and deceptive pricing scheme originated.

"For nearly half a year, I've tried unsuccessfully

Meeting at Senator Rubio's office a huge success! Also brought up child identity theft during meeting and then over Senator Kain's office to sign guest book and leave contact information. Everyone so delighted to meet Credit Czar in person! Credit Czar has a very full agenda now and eager to get to work for President, Congress, and all inhabitants of world. More global news to follow soon.



America's child protector and SubscriberWise founder David E. Howe at the Office of United States Senator Marco Rubio, Washington, D.C.

to recover the \$240.00 undisclosed 'drop fee'," Howe added. "It's a fee that was never warranted because I selected the 'one-way' rental at the moment the reservation was made.

"I've jumped through many hoops for Regions, having provided them overwhelming and uncontroverted proof of non-disclosure which, ironically, originated from their own reservation system. Why the organization simply doesn't acknowledge this harm and issue a refund for this neverdisclosed and ill-gotten fee is truly beyond me," Howe concluded.

About SubscriberWise

SubscriberWise® launched as the first issuing consumer reporting agency exclusively for the cable industry in 2006. The company filed extensive documentation and end-user agreements to access TransUnion's consumer database. TransUnion approved the request as part of a pilot project in 2007. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America's cable operators. Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

SubscriberWise was founded by David Howe, who is a consultant and credit manager for MCTV, where he has remained employed for two decades. At MCTV, Howe manages the bad debt and equipment losses on annual sales in excess of \$60 million. His interest in credit began in 1986 as a 17-year-old student in high school. Today, Howe is the highest FICO and Vantage Achiever in the worldwide history of global banking and finance.

Over the past decade, Howe has been consulted by every leading communications operator in the country. Howe's passion with credit and risk management can be found everywhere in the industry.

Today, SubscriberWise touches a U.S. consumer every minute of every hour of every day.

Having directly prevented more child identity thefts than any single individual including law enforcement professionals nationwide, David Howe is recognized as one of the most productive and engaged child identity theft experts of the 21st century. Howe's expertise on the subject of identity theft has been shared with virtually all levels of law enforcement agencies. In 2014, Howe was contacted by IBM's RedCell Counter Fraud and Financial Crimes Intelligence organization for information concerning child identity fraud.

SubscriberWise contributions to telecom are quantified in the billions of dollars annually.

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