

# FICO Professor David Howe: Regions Bank Fails to Disclose Fee, Alamo Collects Fee, Regions Says Alamo Can Keep Fee

David Howe, *SubscriberWise* founder and FICO global mastermind submits complaint to California DOJ declaring Regions Bank as tortfeasor for deceptive pricing

SACRAMENTO, CA, U.S.A., March 29, 2017 /EINPresswire.com/ -- [SubscriberWise](#), the nation's largest issuing CRA for the communications industry and the leading advocate for children victimized by identity fraud, confirmed today the company founder and CEO filed an official consumer complaint against Regions Bank with the California Department of Justice, Office of the Attorney General.

"Yesterday I affirmed a formal consumer complaint against Regions Bank with the Office of the California Attorney General, Department of Justice," stated [David Howe](#), *SubscriberWise* founder and America's child protection chancellor. "The complaint was filed following a number of unsuccessful attempts – spanning nearly 6 months – to recover an undisclosed fee with Regions Dispute Center.

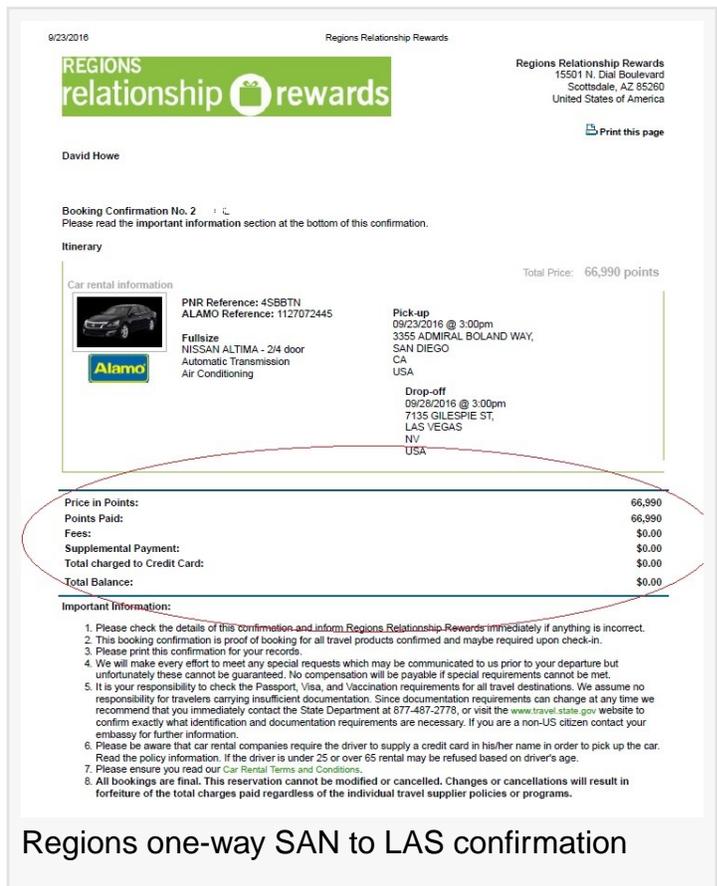
"The dispute involves an unwarranted, harmful, and profoundly deceptive \$240.00 'drop fee', which I now contend is an illegal and obvious FTC Act Section 5(a) violation," Howe added. "The unfair and last-second fee demand originated with Alamo Car Rental at the San Diego International Airport on September 23, 2016. Regions Bank affirmed the unauthorized charge after an internal investigation that continued for months.

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So why this 'drop fee' couldn't be calculated, precisely based on the rental locations that I specified, including the exact time and days of the year, makes no sense at all."

*FICO Wizard and U.S. Credit Czar David Howe*

Car Rental Terms and Conditions'.



9/23/2016 Regions Relationship Rewards

Regions Relationship Rewards  
15501 N. Dial Boulevard  
Scottsdale, AZ 85260  
United States of America

Print this page

David Howe

Booking Confirmation No. 2  
Please read the important information section at the bottom of this confirmation.

Itinerary

Car rental information

PNR Reference: 4S88TN  
ALAMO Reference: 1127072445

Fullsize  
NISSAN ALTIMA - 2/4 door  
Automatic Transmission  
Air Conditioning

Pick-up  
09/23/2016 @ 3:00pm  
3355 ADMIRAL BOLAND WAY,  
SAN DIEGO  
CA  
USA

Drop-off  
09/28/2016 @ 3:00pm  
7135 GILESPIE ST,  
LAS VEGAS  
NV  
USA

Total Price: 66,990 points

Price in Points:	66,990
Points Paid:	66,990
Fees:	\$0.00
Supplemental Payment:	\$0.00
Total charged to Credit Card:	\$0.00
Total Balance:	\$0.00

Important Information:

- Please check the details of this confirmation and inform Regions Relationship Rewards immediately if anything is incorrect.
- This booking confirmation is proof of booking for all travel products confirmed and maybe required upon check-in.
- Please print this confirmation for your records.
- We will make every effort to meet any special requests which may be communicated to us prior to your departure but unfortunately these cannot be guaranteed. No compensation will be payable if special requirements cannot be met.
- It is your responsibility to check the Passport, Visa, and Vaccination requirements for all travel destinations. We assume no responsibility for travelers carrying insufficient documentation. Since documentation requirements can change at any time we recommend that you immediately contact the State Department at 877-487-2778, or visit the [www.travel.state.gov](http://www.travel.state.gov) website to confirm exactly what identification and documentation requirements are necessary. If you are a non-US citizen contact your embassy for further information.
- Please be aware that car rental companies require the driver to supply a credit card in his/her name in order to pick up the car. Read the policy information. If the driver is under 25 or over 65 rental may be refused based on driver's age.
- Please ensure you read our [Car Rental Terms and Conditions](#).
- All bookings are final. This reservation cannot be modified or cancelled. Changes or cancellations will result in forfeiture of the total charges paid regardless of the individual travel supplier policies or programs.

Regions one-way SAN to LAS confirmation

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"According to Regions Bank Dispute Center, it is the consumer's responsibility to know about the additional fee(s) based on a bullet point. The bullet point is contained on the final confirmation provided by Regions, and is itemized on the bottom of the page," Howe acknowledged. "Among other items, consumers are asked to 'Please ensure you read our

“Apparently, a consumer is supposed read these terms – after confirming the price details and reservation -- to learn that drop fees ‘...varies by rental location and time of year’. Moreover, the Regions agent also explained that ‘...per Alamo terms and conditions the fee is assessed for renting a vehicle in a one-way rental location and returning to another rental location’.

Hear the audio from Regions Dispute Agent including Howe’s lesson:

<https://soundcloud.com/user-370781554/regions-dispute-agent>



David Howe of SubscriberWise

“Of course, from my perspective, there’s a serious problem with all of this since I told Regions about the one-way rental up front,” continued Howe. “And a 'one-way' rental is exactly how Regions confirmed the reservation.

“And that’s why I’ve asked for federal and state investigations. It’s also the reason a lawsuit was filed in Lee County last week.

“Yes, the problem is obvious,” Howe stated.

“From the origination of the booking with Regions Relationship Rewards, I specified the one-way rental from San Diego to Las Vegas. And the one-way rental terms were conspicuously detailed on Regions own confirmation. So why this ‘drop fee’ couldn’t be calculated, precisely based on the rental locations that I specified, including the exact time and days of the year, makes no sense at all.

“Perhaps I should be grateful the mysterious drop fee wasn’t assessed at \$10,000.00...or even \$10 million,” Howe concluded. “Since the fee can vary -- and is never disclosed until the moment the consumer arrives at the counter and offers the confirmation number with the previously agreed price – that’s how, apparently, the agency can charge whatever it wants because they know there will be no chargeback for the undisclosed fee.”

#### 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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