

# Howe Rents 'One-Way' Rental and Receives Confirmation

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

Total Price: 66,990 points

#### Car rental information



PNR Reference: 4SBBTN  
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

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:


1. Please check the details of this confirmation and inform Regions Relationship Rewards immediately if anything is incorrect.
2. This booking confirmation is proof of booking for all travel products confirmed and maybe required upon check-in.
3. Please print this confirmation for your records.
4. 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.
5. 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.
6. 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.
7. Please ensure you read our [Car Rental Terms and Conditions](#).
8. 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.

# Howe Agrees to Pay with 66,990 Points: \$675.00 Cash Value According to Regions

relationship  rewards

Shop Rewards My Account My Orders My Profile

WHAT'S NEW ELECTRONICS HOME & GARDEN FASHION SPORTING KIDS & BABY GIFTS FEATURED BRANDS SPECIALS MORE

Welcome   
Available Points: 60,900

Low TO High Search for Item#, name, brand  
Search by Points range










CASH


POINTS

Min 2,500 Max 50,000 Go

Sort By: Please Select Compare Selected Items Show 12 Products

 <input type="checkbox"/> Compare \$25 Cash 2,500 Points	 <input type="checkbox"/> Compare \$50 Cash 5,000 Points	 <input type="checkbox"/> Compare \$100 Cash 10,000 Points	 <input type="checkbox"/> Compare \$150 Cash 15,000 Points
 <input type="checkbox"/> Compare \$200 Cash	 <input type="checkbox"/> Compare \$250 Cash	 <input type="checkbox"/> Compare \$500 Cash	

When Howe Arrives at San Diego Airport to Pick-up Car, He's Hit with Undisclosed "DROP FEE" of \$240.00. Howe Advised \$240 Must be Paid to Obtain Rental. Howe Pays Ill-gotten Fee which was Never Displayed During Reservation.



3355 ADMIRAL BOLAND WAY  
SAN DIEGO, CA 92101

Rental Agreement #: 933779982  
 Bill Ref #: 9008-2926-349  
 Invoice Date: 09/28/2016  
 Account #:

BILLING DETAIL			
Description	Qty/Per	Rate	Amount
DROP FEE	1 RNT	200.00	200.00
Subtotal			200.00
AIRPORT CONCESSION FEE 11.11 PCT	PCT	11.11	22.22
SALES TAX	PCT	8.00	17.78
<b>Total Charges (USD)</b>			<b>240.00</b>
PAYMENTS			
Payment	Visa		-240.00
<b>Total Payments (USD)</b>			<b>-240.00</b>
<b>Amount Due (USD)</b>			<b>0.00</b>

Individual line item charges such as rental rates for Time and Distance, percentage-based charges for taxes and fees, and charges for mileage, are charged, divided between multiple parties, the total amount due is rounded up or down a whole cent to ensure that the charges equal the actual total amount due and/or to avoid fractional cents.

**BILL TO**  
DAVID HOWE

**RENTAL INFORMATION**  
 Date/Time Out: 09/23/2016 02:35 PM    Start Charges: 09/23/2016 03:00 PM    Date/Time In: 09/28/2016 02:55 PM  
 Renter: HOWE, DAVID

**RENTAL VEHICLES**

Color	License	Model	Unit	Miles/Kms	
				Out	In
SILVER	BAX7027	ALTIMA	7ND27Y	6,917	7,580

VIN: 1N4AL3AP2GC234881

**CLAIM INFORMATION**


Claim# / PO# / RO#	Insured	
Date of Loss	Type of Loss	Type of Vehicle
	Repair Shop	

**For Billing Inquiries / Payment Terms :**  
 Tel#: 6572214400  
 32YYARADMIN@EHI.COM  
 Payment Due within days of invoice date  
 Late payments are subject to a finance charge.



Howe Initiates Dispute with Regions for \$240.00 Undisclosed and Deceptive Fee . Dispute Continues for Several Months. Regions Denies Dispute on Two Separate Occasions. The Company Sites Bullet #7 Below. Apparently, Howe was Supposed to Know about the “DROP FEE” AFTER He Agreed to Pay with Nearly \$700.00 Worth of Points. Somehow, a Consumer is Supposed to Know about Additional Fees based on #7.

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#7. Please ensure you read our **Car Rental Terms and Conditions**

Regions 'Dispute' Agent Explains to Howe that Fee is Due and Dispute **Denied** because of #7. Howe Objects, Offers Lesson, and Informs Agent to Expect a Civil Suit

Listen to Audio:



#7. Please ensure you read our [Car Rental Terms and Conditions](#)



# Howe Sues Regions

## FICO Supreme Minister and U.S. Credit Czar David Howe Sues Regions Bank

*SubscriberWise founder and the highest FICO Achiever in human history will argue failure to honor terms following six month dispute with signed affidavit*

BIRMINGHAM, AL, U.S.A., March 25, 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 civil lawsuit against [Regions Bank](#). The lawsuit follows a six-month dispute involving unauthorized charges, misrepresented and undisclosed terms, and executed affidavits associated with the Regions Relationship Rewards corporate site:

“**Now it's time to resolve the issue in the civil court.**” — *David E. Howe*



David E Howe, SubscriberWise founder and FICO global G.O.A.T.



Official Receipt, Howe vs. Regions

[https://www.regions.com/personal\\_banking/relationship\\_rewards.f](https://www.regions.com/personal_banking/relationship_rewards.f)

The case was filed in the State of Florida, Lee County Clerk of Courts, Fort Myers, FL., on March 24, 2017 (Case No. 17-SC-001065, Judge James R. Adams).

“Today I filed a civil suit against Regions Bank,” confirmed [David Howe](#), SubscriberWise founder. “Unfortunately, the internal dispute I initiated with Regions months ago did not conclude to my satisfaction.

“Now it's time to resolve the issue in the civil court and I'm looking forward to presenting the evidence. Regardless of the outcome, I'm hopeful this action will result in changes at Regions while also protecting other consumers.

“Inquiries from the U.S. Department of Justice and Offices of the State Attorneys General are welcome. Media inquiries are also welcome,” Howe concluded.

### Contact Author

Media Relations  
SubscriberWise  
330-880-4848 x137  
[email us here](#)

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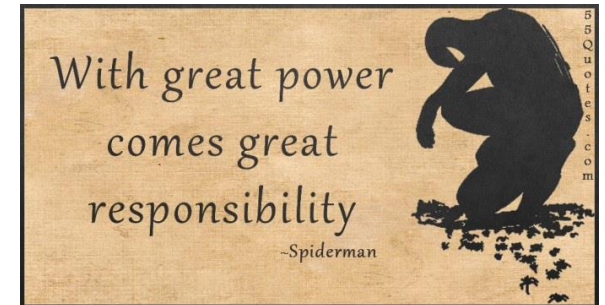
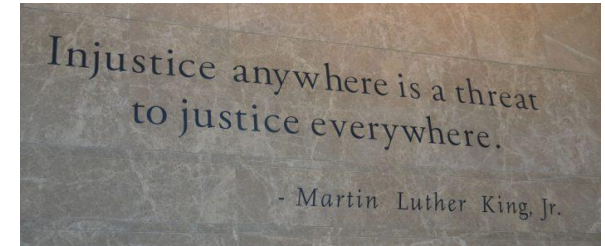
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[David E. Howe on Capitol Hill to Describe FL RSW National Car Rental Theft Attempt for U.S. Senator Marco Rubio's Staff](#)

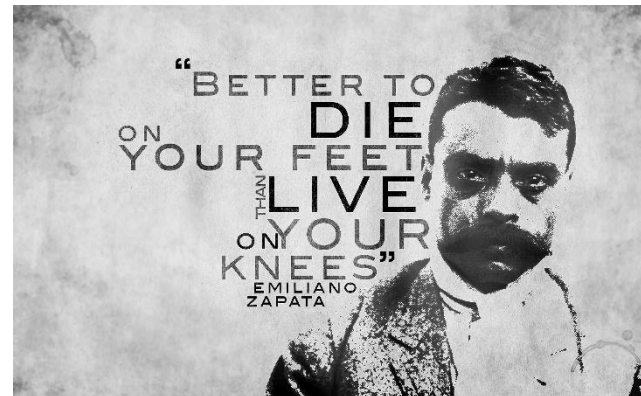
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FICO Supreme Minister and U.S. Credit Czar David E. Howe protecting humanity from inequity and injustice, State of Florida, Lee County



# Howe also Filed a Formal Complaint (#82014905) with FTC for Section 5 Violations

## Federal Trade Commission Act Section 5: Unfair or Deceptive Acts or Practices

### Background

Section 5(a) of the Federal Trade Commission Act (FTC Act) (15 USC §45) prohibits "unfair or deceptive acts or practices in or affecting commerce." This prohibition applies to all persons engaged in commerce, including banks. The Board has affirmed its authority under section 8 of the Federal Deposit Insurance Act to take appropriate action when unfair or deceptive acts or practices (UDAP) are discovered.

On March 11, 2004, the Board and the Federal Deposit Insurance Corporation (FDIC) issued a joint statement (Joint Statement) regarding the agencies' responsibilities to enforce the prohibitions against unfair or deceptive trade practices as they apply to state-chartered banks. The Joint Statement contains a discussion of managing risks relating to UDAP and general guidance on measures that state-chartered banks can take to avoid engaging in such acts or practices, including best practices.

### Legal Standards

The Joint Statement contained in appendix A of these procedures gives a complete description of the legal standards for both unfair and deceptive practices. The legal standards for unfairness and deception are independent of each other. Depending on the facts, a practice may be unfair, deceptive, or both. The legal standards for UDAP are briefly described below.

### Unfair Practices

An act or practice is unfair where it

- causes or is likely to cause substantial injury to consumers;
- cannot be reasonably avoided by consumers; and
- is not outweighed by countervailing benefits to consumers or to competition.

Public policy, as established by statute, regulation, or judicial decisions may be considered with all other evidence in determining whether an act or practice is unfair.

### Deceptive Practices

An act or practice is deceptive where

- a representation, omission, or practice misleads or is likely to mislead the consumer;
- a consumer's interpretation of the representation, omission, or practice is considered reasonable under the circumstances; and
- the misleading representation, omission, or practice is material.

### Relationship of UDAP to Other Laws and Ratings

Some acts or practices may violate both section 5 of the FTC Act and other federal or state laws. Other acts and practices may violate only the FTC Act while fully complying with other consumer protection laws and regulations. Therefore, if a potential UDAP violation is found, examiners should consider whether other statutory or regulatory violations have occurred. The Joint Statement specifies laws that warrant particular attention in this regard (see appendix A of these procedures).

Furthermore, when illegal credit practices are identified through a review of UDAP compliance, examiners should consider whether the illegal practices adversely affect the Community Reinvestment Act rating of the institution pursuant to the regulatory requirements of 12 CFR 228.28(c).

### Compliance Risk Evaluation

UDAP violations can present significant legal, reputational, and compliance risks for banks. These risks highlight the need for examiners to assess compliance with section 5 of the FTC Act in conjunction with consumer compliance examinations, other related supervisory activities, and consumer complaint investigations. Consistent with the Board's risk-focused consumer compliance supervision program, compliance with section 5 of the FTC Act should be considered when developing risk assessments, scoping an examination, or when investigating a consumer complaint.

A determination of whether a particular act or practice is unfair or deceptive will depend on an analysis of the facts and circumstances. Although individual violations or complaints may appear isolated, when considered in the context of additional information including other violations or complaints, they may raise potential UDAP concerns.



# ...And Howe has Others Who He Plans to Notify...

The screenshot shows the homepage of the U.S. Department of Justice. At the top left is the Department of Justice seal. The header text reads "THE UNITED STATES DEPARTMENT OF JUSTICE" with "en ESPAÑOL" and social media icons (Twitter, Instagram, Facebook, YouTube, RSS, Email) to the right. A search bar is located on the right side of the header. Below the header is a navigation menu with links: HOME, ABOUT, AGENCIES, BUSINESS, RESOURCES, NEWS, CAREERS, CONTACT. The main content area features a large banner on the left with the headline "U.S. Charges Russian FSB Officers & Their Criminal Conspirators for Hacking Yahoo & Millions of Email Accounts" and a "WATCH VIDEO" button. To the right is the "DEPARTMENT OF JUSTICE ACTION CENTER" with a list of services: Report a Crime, Get a Job, Locate a Prison, Inmate, or Sex Offender, Report and Identify Missing Persons, Find Help and Information for Crime Victims, Apply for a Grant, Find Sales of Seized Property, Submit a Complaint, Report Waste, Fraud, Abuse or Misconduct, Find a Form, Register, Apply for Permits, or Request Records, and Identify Our Most Wanted Fugitives. Below the banner and action center are three columns of links: "ABOUT THE DEPARTMENT OF JUSTICE", "DEPARTMENT OF JUSTICE AGENCIES", and "OFFICES OF THE UNITED STATES ATTORNEYS".

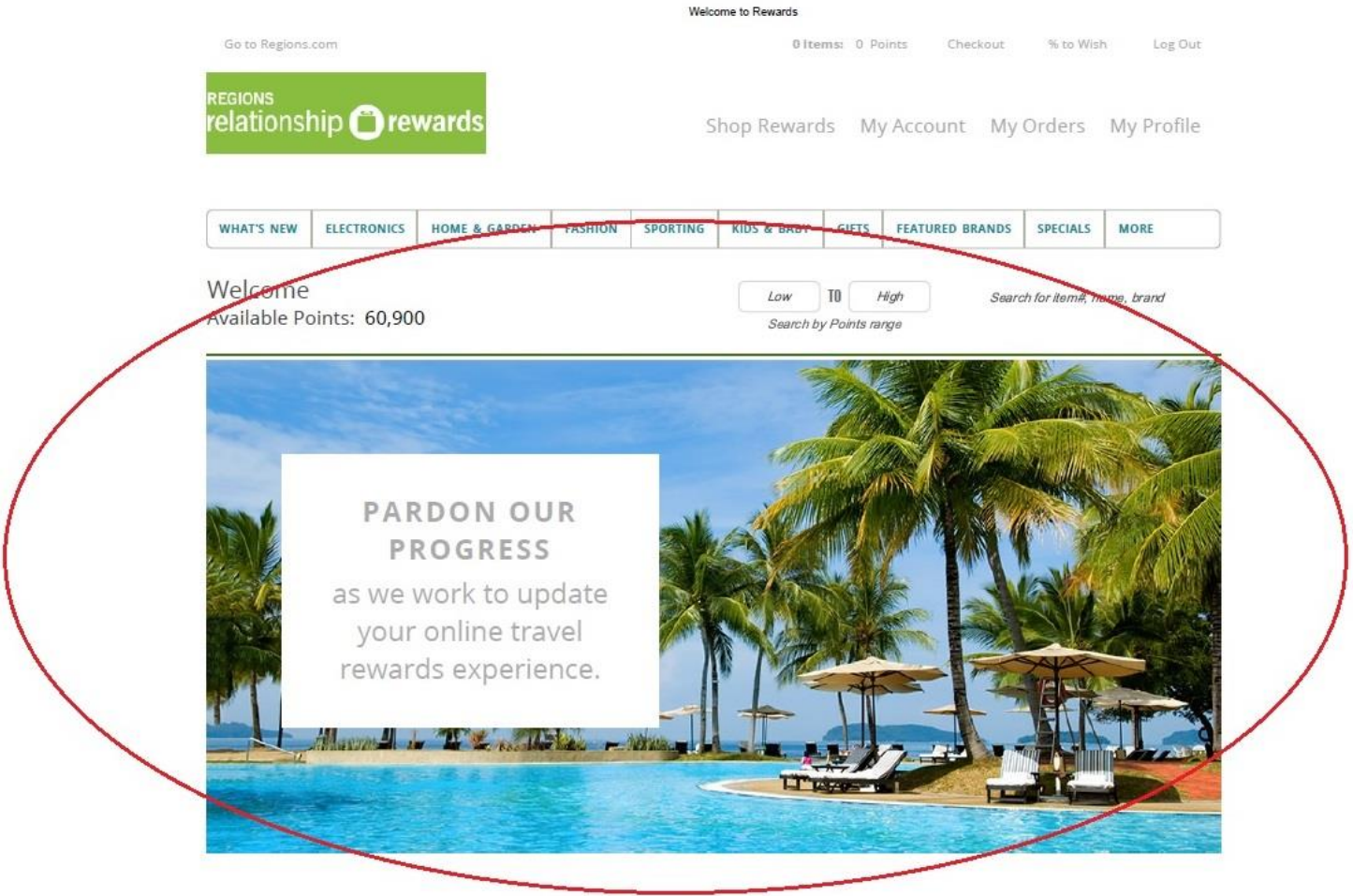
This banner features the Florida State seal on the left. The text reads "ATTORNEY GENERAL PAM BONDI" in large, bold letters, with "FLORIDA OFFICE OF THE ATTORNEY GENERAL" below it. On the right is a portrait of Pam Bondi. In the top right corner, there are links for "FAQs | Contact" and a small icon.

The screenshot shows the website for the State of California Department of Justice. The header includes "State of California Department of Justice" and "Xavier Becerra ~ Attorney General". There is a search bar and a "Translate Website | Traduce Sitio Web" link. The navigation menu includes "Home", "About the AG", "In the News", "Careers", "Services & Information", "Programs A-Z", and "Contact Us". Below the navigation is a news article titled "XAVIER BECERRA SWORN IN AS CA ATTORNEY GENERAL" with a sub-headline "Xavier Becerra was sworn in as the 33rd Attorney General of the State of California. He is the first Latino to hold the office in the history of the state." and a "View Biography" button. A photo of Xavier Becerra is shown on the left. Social media icons for RSS, Facebook, Twitter, and YouTube are visible.



# Finally, For the Record, Howe Discovered Yesterday that Regions Rewards On-line Travel System is Not Available. Is this a Coincidence following Howe's Pricing Deception?

3/25/2017



To redeem your Regions Relationship Rewards points for airline, hotel, car rental and cruise reservations, please call Rewards Customer Service at **1-877-883-0599** for assistance.

Regions continues to find ways to improve the value of Relationship Rewards.  
*We apologize for any inconvenience this may cause.*