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**To:** [Petitions](#)  
**Subject:** Petition to Ban Expedited Service Fees for Credit Card Payments  
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### **Action Requested:**

I am requesting that the CFPB issue a new rule to ban the practice of charging "expedited service fees" for credit card payments. This fee allows creditors to charge customers an additional fee for making expedited payments by phone, online, or other automated systems when payments are due or past due.

### **Factual and Legal Reasons for the Proposed Action:**

The practice of charging consumers an "expedited service fee" exploits those who are already facing financial difficulties or are attempting to meet payment deadlines. This fee is imposed simply for the act of making a payment through common, efficient channels (e.g., phone, online systems). It is an unnecessary financial burden that serves no legitimate purpose beyond penalizing consumers for using modern, convenient payment methods.

Expedited service fees disproportionately affect low-income consumers who may not have the financial flexibility to pay bills well in advance or who may struggle with last-minute payments due to timing issues. These consumers are already at risk of accruing late fees or penalties, and the addition of an expedited service fee compounds their financial distress.

Under the **Truth in Lending Act (TILA)** and **Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)** guidelines, such fees could be considered deceptive and unfair, as they serve no clear service or benefit to the consumer.

### **Expected Effects of the Proposed Action on Relevant Parties:**

- **Consumers:** Banning expedited service fees will alleviate a financial burden for consumers, particularly those struggling with timely bill payments. It would prevent companies from profiting off of the time-sensitive financial obligations of consumers, many of whom are in difficult financial situations.
- **Industry:** Creditors may argue that these fees cover the cost of faster processing; however, given that most payment systems are already automated and instantaneous, this argument is weak. The financial industry will need to adjust their business models to rely less on predatory fees and focus on fair and transparent pricing for actual services provided.
- **Enforcement Authorities:** This rule would simplify enforcement by providing a clear guideline prohibiting the imposition of expedited payment fees, aligning with existing efforts to protect consumers from deceptive or abusive practices.

### **Conclusion:**

The CFPB should take action to ban expedited service fees for credit card payments to protect consumers from unnecessary and abusive fees. These fees serve no real purpose except to take advantage of consumers who need to make time-sensitive payments, and they further

exacerbate financial stress on individuals already facing financial difficulties.

Thank you for your attention to this matter, and I look forward to your consideration of this petition.

Sincerely,  
Andrew James Gonzalez  
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