



Regions Bank
John M. Turner, Jr.
President/CEO



Brent Pyatt
Regions Bank SENIOR Vice President
Collections Center

CORRECTION TO CONSUMER FINANCIAL PROTECTION BUREAU COMPLAINT NO. 201001-5 [REDACTED] and/or FILING OF CFPB COMPLAINT NO. 201004-5 [REDACTED]

Type	Sent	To	Length		Status
Fax	10/4/2020 7:53:47 PM	(601) 554-2846	6 Pages	REGIONS – Turner/Council	Sent
Fax	10/4/2020 1:01:58 PM	(202) [REDACTED] 59	6 Pages	NANCY PELOSI/Ross	Sent
Fax	10/4/2020 1:00:28 PM	(205) 307-4130	6 Pages	REGIONS – Turner/Pierce	Sent
Fax	10/4/2020 12:59:36 PM	(205) 264-5264	6 Pages	REGIONS	Sent
Fax	10/4/2020 12:59:36 PM	(205) 326-5334	6 Pages	Brent Pyatt	Sent
Fax	10/4/2020 12:59:36 PM	(205) 326-7767	6 Pages	REGIONS – Turner/McCray	Sent
Fax	10/4/2020 12:57:26 PM	(205) 942-6136	6 Pages	USDOJ – Barr/Shapiro	Sent
Fax	10/4/2020 12:56:25 PM	(202) [REDACTED] 70	6 Pages	USDOJ – Barr/Golden	Sent
Fax	10/4/2020 12:55:30 PM	(202) [REDACTED] 44	6 Pages	CFPB - Barrett	Sent
Fax	10/4/2020 12:53:11 PM	(202) [REDACTED] 24	6 Pages	CFPB - Salemi	Sent
Fax	10/4/2020 12:52:10 PM	(855) [REDACTED] 92	6 Pages	NANCY PELOSI/Ross	Sent
Fax	10/4/2020 12:42:36 PM	(202) [REDACTED] 59	5 Pages	REGIONS – Turner/Pierce	Sent
Fax	10/4/2020 12:41:18 PM	(205) 307-4130	5 Pages	REGIONS – Turner/Council	Sent
Fax	10/4/2020 12:40:12 PM	(601) 554-2846	5 Pages	REGIONS	Sent
Fax	10/4/2020 12:39:28 PM	(205) 264-5264	5 Pages	Brent Pyatt	Sent
Fax	10/4/2020 12:39:28 PM	(205) 326-5334	5 Pages	REGIONS – Turner/McCray	Sent
Fax	10/4/2020 12:39:28 PM	(205) 326-7767	5 Pages	USDOJ – Barr/Shapiro	Sent
Fax	10/4/2020 12:38:00 PM	(205) 942-6136	5 Pages	USDOJ – Barr/Golden	Sent
Fax	10/4/2020 12:34:55 PM	(202) [REDACTED] 70	5 Pages	CFPB - Barrett	Sent
Fax	10/4/2020 12:34:09 PM	(202) [REDACTED] 44	5 Pages	CFPB - Salemi	Sent
Fax	10/4/2020 12:33:03 PM	(202) [REDACTED] 24	5 Pages		Sent
Fax	10/4/2020 12:31:11 PM	(855) [REDACTED] 92	5 Pages		Sent

Fax Notification

OUTBOUND FAX SENT SUCCESSFULLY.

FAX DETAILS

Sent to Name: Jessica Rank Divine, Esq.
Sent to Number: 1 (855) [REDACTED] 92
Fax Size: 11 pages
From Account:
From Name: Stephon Mason Bey
Document ID: 10958821020
Attempts: 2
Delivery Time: Oct 04 2020 04:14 PM

Fax Notification

OUTBOUND FAX SENT SUCCESSFULLY.

FAX DETAILS

Sent to Name: U.S. Solicitor General/Noel Francisco
Sent to Number: 1 (202) [REDACTED] 44
Fax Size: 11 pages
From Account:
From Name: Stephon Mason Bey
Document ID: 10958811129
Attempts: 2
Delivery Time: Oct 04 2020 04:16 PM

Fax Notification

OUTBOUND FAX SENT SUCCESSFULLY.

FAX DETAILS

Sent to Name: Bradley Humphreys, Esq
Sent to Number: 1 (202) [REDACTED] 97
Fax Size: 11 pages
From Account:
From Name: Stephon Mason Bey
Document ID: 10958851055
Attempts: 2
Delivery Time: Oct 04 2020 08:44 PM

Apple Cider

Phone: [REDACTED]

applecider@bubblegum.website

October 4, 2020

VIA EMAIL and/or FACSIMILE

Consumer Financial Protection Bureau

ATTN: Kathy Krainger – Director

c/o Attorneys/Jessica Rank Divine, Esq.

c/o Bernard Barrett, Esq.

c/o Michael G. Salemi, Esq.

1700 G. Street, NW

Washington, DC 20552

COPY TO:

VIA HAND DELIVERY To Branch Location Representative and/or FACSIMILE and EMAIL

Regions Bank

ATTN: John M. Turner, Jr. – President/Chief Executive Officer

ATTN: Brent Pyatt – Senior Vice President Collection Center

c/o Branch Manager/Representative For Delivery To John M. Turner, Jr. At:

1900 Fifth Avenue North

Birmingham, Alabama 35203

VIA EMAIL and/or FACSIMILE

United States Department of Justice/**Office Of Solicitor General**

ATTN: Solicitor General/Noel Francisco

ATTN: William Pelham Barr – United States Attorney General

c/o Melissa Golden – Office of Legal Counsel

c/o Bradley P. Humphreys, Esq.

c/o Elizabeth J. Shapiro, Esq.

950 Pennsylvania Avenue, NW

Washington, DC 20530

VIA EMAIL and/or FACSIMILE: (202) [REDACTED]

United States House of Representatives

ATTN: Speaker Of The House/Nancy Pelosi

c/o Pattie Ross

RE: CORRECTION TO CONSUMER FINANCIAL PROTECTION BUREAU COMPLAINT NO. 201001-5-[REDACTED] and/or FILING OF CFPB COMPLAINT NO. 201004-5-[REDACTED] REGIONS BANK LOAN/ACCOUNT # [REDACTED] 888

Greetings To All:

I, Apple Cider, come to the Consumer Financial Protection Bureau (“CFPB”)¹ in Love, Truth, Peace, Freedom and Justice.²

This is to advise the CFPB of my receipt of the above referenced Complaint **NO. 201001-5 [REDACTED]** that has been opened (it appears) based on a Facsimile to the CFPB’s Michael G. Salemi.

Upon review, it appears that an error has occurred. Therefore, in good faith, I am NOTIFYING the CFPB of what I believe to be an error regarding CFPB Complaint No. **201001-5 [REDACTED]** **if it has been filed regarding the above referenced Regions Bank Account** that our records will reflect my intentions of bringing before the Consumer Financial Protection Bureau – i.e. pursuant to my 09/28/20 Facsimile to Michael G. Salemi and/or others.

**FAX NOTIFICATION
TO CHECK YOUR EMAIL
0 PAGES TO FOLLOW
(855) 237-2392
September 28, 2020**

TO: Consumer Financial Protection Bureau – ATTN: Kathy Krainger (Director)
c/o Attorneys/Michael G. Salemi, Esq. – For Delivery To Kathy Krainger (“FDTKK”)

RE: RESPONSE TO REGIONS 09/22/20; REMINDER OF NOTICE OF INTENT TO BRING LEGAL/LAWFUL ACTION FOR RELIEF; REGIONS’ CONTINUED ATTEMPTS TO EXTORT MONIES DISGUISED AS FEES; NOTICE OF INTENT TO REPORT REGIONS TO CONSUMER FINANCIAL PROTECTION BUREAU; REITERATION OF CONFLICTS OF INTEREST; CEASE and DESIST; UPDATE OF GOOD-FAITH SETTLEMENT DEMANDS; STATUS OF CHECK NO. 1670; and DEMAND FOR RESPONSE, INFORMATION and “GOOD STANDING LETTER” REGIONS BANK LOAN/ACCOUNT [REDACTED]

FROM: [REDACTED]

In an effort to also clarify my concerns regarding such an *erroneous act* by the CFPB, I have also taken the initiative to file Consumer Financial Protection Bureau Complaint No. **201004-5 [REDACTED]** as it relates to the above referenced Regions Bank Account.

¹ Consumer Financial Protection Bureau and/or CFPB when mentioned includes its Officers, Officials, Representatives, Employees, Agents and/or Legal Counsel, etc.

²BOLDFACE, Small Caps, Italics, Underline, etc. are for purpose of emphasis.

A copy of what has been submitted to the CFPB regarding Complaint No. 201004-5 [REDACTED] is attached.

Through this instant correspondence, I am requesting that the CFPB correct this error brought to its attention. Furthermore, Complaint No. 201004-5 [REDACTED] has been submitted to *eliminate any confusion* should such an error by the CFPB not been made with malicious intent in that it is not clear to me of "HOW" such an error could have been made by the CFPB! Thus, my 10/03/20 CFPB Complaint has been submitted in my giving said agency the benefit of doubt regarding such an error!

By copy of this letter, I am providing the Utica International Embassy's Government Official(s) with a copy of same and authorizing use of information as they may see appropriate to NOTIFY the Public/World of such unlawful and criminal acts being carried out against me and/or other Consumers having transactions, etc. handled by Regions Bank.

PLEASE BE ADVISED: I reserve the right to amend this instant correspondence as well as my CFPB Complaint(s) should it become necessary.

This letter may also be sent to you via email and will be coming from [REDACTED] [.website](#). If you do not see this email, you may want to check your Spam Folder and/or folder in which mail that may be mistaken as spam is stored.

Thank you for your attention and assistance with this matter. Should either of you have any questions, please do not hesitate to contact me at the Mailing address provided on my Letterhead **and** by Email (i.e. as a two-step process to assure receipt of correspondence regarding the above referenced matters).

Respectfully submitted in Love, Truth, Peace Freedom and Justice,

Dated this 4th day of **October, 2020.**

Autograph: _____
Apple Cider UCC1-308

Print Name: _____

cc: Copy for Personal File
Utica International Embassy – [REDACTED] [uticainternationalembassy.website](#)

Attachments:

10/03/20 Consumer Financial Protection Bureau Complaint No. 201004-5 [REDACTED]

CONSUMER FINANCIAL PROTECTION BUREAU

CASE NO. 201001-5 [REDACTED]

09/28/20

FAX CONFIRMATIONS

Type	Sent	To	Length		Status
Fax	9/28/2020 7:08:49 PM	(202) [REDACTED]	4	1 Page	U.S. Solicitor General – Francisco Sent
Fax	9/28/2020 7:07:45 PM	(202) [REDACTED]	4	1 Page	CFPB - Barrett Sent
Fax	9/28/2020 7:07:00 PM	(855) [REDACTED]	2	1 Page	CFPB - Devine Sent
Fax	9/28/2020 7:06:00 PM	(205) 942-6136		1 Page	REGIONS – Turner/McCray Sent
Fax	9/28/2020 7:05:14 PM	(202) [REDACTED]	0	1 Page	USDOJ – Barr/Shapiro Sent
Fax	9/28/2020 7:04:25 PM	(202) [REDACTED]	6	1 Page	USDOJ – Barr/Humphreys Sent
Fax	9/28/2020 7:03:14 PM	(601) 554-2846		1 Page	REGIONS – Turner/Council Sent
Fax	9/28/2020 7:01:57 PM	(202) [REDACTED]	9	1 Page	Nancy Pelosi/Ross Sent
Fax	9/28/2020 7:00:59 PM	(855) [REDACTED]	2	1 Page	CFPB - Salemi Sent
Fax	9/28/2020 7:00:01 PM	(202) [REDACTED]	4	1 Page	USDOJ – Barr/Golden Sent
Fax	9/28/2020 6:58:27 PM	(205) 307-4130		1 Page	REGIONS – Turner/Pierce Sent

RE: CORRECTIONS REGARDING CFPB CASE NO. 201001-5 [REDACTED]

PLEASE BE SURE THE REFERENCED CFPB Case referenced reflects the following:

NAME: Apple Cider El



[Submit a Complaint](#)

[All complaints](#)

201001-5 [REDACTED]

OPEN

Submitted

STATUS
Submitted to the CFPB on 10/1/2020

PRODUCT
Student loan

ISSUE
Dealing with your lender or servicer

We received your complaint. Thank you.

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

YOUR COMPLAINT

This is to advise that a copy of the above referenced document is being EMAILED to you for delivery to the Director of Consumer Financial Protection Bureau/Kathy Krainger for processing and handling.

[Print complaint](#)

Michael G. Salemi
Submittal Of
WRONG DOCUMENT
COMPLAINT

ATTACHMENTS

202009300700F09291 [REDACTED].pdf
(729.1 KB)

**FAX NOTIFICATION
TO CHECK YOUR EMAIL
0 PAGES TO FOLLOW
(855) 237-2392
September 28, 2020**

TO: Consumer Financial Protection Bureau – ATTN: Kathy Krainger (Director)
c/o Attorneys/Michael G. Salemi, Esq. – For Delivery To Kathy Krainger (“FDTKK”)

RE: RESPONSE TO REGIONS 09/22/20; REMINDER OF NOTICE OF INTENT TO BRING LEGAL/LAWFUL ACTION FOR RELIEF; REGIONS’ CONTINUED ATTEMPTS TO EXTORT MONIES DISGUISED AS FEES; NOTICE OF INTENT TO REPORT REGIONS TO CONSUMER FINANCIAL PROTECTION BUREAU; REITERATION OF CONFLICTS OF INTEREST; CEASE and DESIST; UPDATE OF GOOD-FAITH SETTLEMENT DEMANDS; STATUS OF CHECK NO. 1670; and DEMAND FOR RESPONSE, INFORMATION and “GOOD STANDING LETTER” REGIONS BANK LOAN/ACCOUNT # [REDACTED]

FROM: [REDACTED]

This is to advise that the above referenced document is being **EMAILED** to you for delivery to the Director of Consumer Financial Protection Bureau/Kathy Krainger for processing and handling.

PLEASE CHECK YOUR EMAIL(S) AT: michael.salemi@cfpb.gov

The document regarding the above referenced matter has been sent to the Email noted and is coming from:

[REDACTED]

If you do not see it in your Email Inbox, you may want to check your SPAM.

Thank you for your assistance in this matter.

I have taken the liberty to NOTIFY the Consumer Financial Protection Bureau of the ERROR(S) reported and request that the CFPB's records reflect these choices for my Complaint(s) submitted and are based on the THREATS Regions Bank made to me in RETALIATION for my bringing their unlawful and criminal acts, etc. to their attention. Please be advised that due to the "LIMITED" options provide by the CFPB, copy of my Complaints to Regions Bank may be obtained at the LINKS provided with this Complaint.



Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

- | | |
|--|--|
| <input checked="" type="radio"/> Debt collection | <input type="radio"/> Vehicle loan or lease |
| <input type="radio"/> Credit reporting, credit repair services, or other personal consumer reports | <input type="radio"/> Student loan |
| <input type="radio"/> Mortgage | <input type="radio"/> Payday loan, title loan, or personal loan (installment loan or personal line of credit) |
| <input type="radio"/> Credit card or prepaid card | <input type="radio"/> Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check, debt settlement) |
| <input type="radio"/> Checking or savings account | |

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

- | | |
|---|--|
| <input type="radio"/> Debt collection | <input type="radio"/> Vehicle loan or lease |
| <input checked="" type="radio"/> Credit reporting, credit repair services, or other personal consumer reports | <input type="radio"/> Student loan |
| <input type="radio"/> Mortgage | <input type="radio"/> Payday loan, title loan, or personal loan (installment loan or personal line of credit) |
| <input type="radio"/> Credit card or prepaid card | <input type="radio"/> Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check, debt settlement) |
| <input type="radio"/> Checking or savings account | |

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

- | | |
|--|--|
| <input type="radio"/> Debt collection | <input type="radio"/> Vehicle loan or lease |
| <input type="radio"/> Credit reporting, credit repair services, or other personal consumer reports | <input type="radio"/> Student loan |
| <input type="radio"/> Mortgage | <input checked="" type="radio"/> Payday loan, title loan, or personal loan (installment loan or personal line of credit) |
| <input type="radio"/> Credit card or prepaid card | <input type="radio"/> Money transfer, virtual currency, or money service (check cashing service, currency exchange, cashier's/traveler's check, debt settlement) |
| <input type="radio"/> Checking or savings account | |

What type of debt?

<input type="radio"/> Credit card debt	<input type="radio"/> Federal student loan debt
<input type="radio"/> Payday loan debt	<input type="radio"/> Private student loan debt
<input type="radio"/> Mortgage debt	<input checked="" type="radio"/> Other debt (phone bill, health club membership, utilities)
<input type="radio"/> Medical debt	<input type="radio"/> I do not know
<input type="radio"/> Auto debt	

**BANK LOAN
(Line of Credit)**

[← Previous](#) Step 1 of 5 [Next →](#)

Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **other debt** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

<input type="radio"/> Communication tactics (repeated phone calls, used abusive language)	<input checked="" type="radio"/> False statements or representation (trying to collect wrong amount, impersonated lawyer or government official)
<input type="radio"/> Attempts to collect debt not owed (debt was paid, discharged in bankruptcy, result of identity theft, was owed by a deceased family member)	<input type="radio"/> Threatened to contact someone or share information improperly (contacted employer, contacted you after asked them not to)
<input type="radio"/> Written notification about debt (didn't receive, didn't know you could dispute debt)	<input type="radio"/> Took or threatened to take negative or legal action (threatened to sue, arrest you, seize property, deport you, collect exempt funds, damage your credit)

This option appears to be the closest to my issue. See my Regions Bank Complaint submitted to Regions provided at the links provided – FALSE Entries, etc.

Which best describes your problem?

<input checked="" type="radio"/> Attempted to collect wrong amount	<input type="radio"/> Indicated you were committing crime by not paying debt
<input type="radio"/> Impersonated attorney, law enforcement, or government official	<input type="radio"/> Told you not to respond to a lawsuit they filed against you (which could mean you lose the lawsuit by default)

Have you already tried to fix this problem with the company?

<input checked="" type="radio"/> Yes	<input type="radio"/> No
--------------------------------------	--------------------------

[← Previous](#) Step 2 of 5 [Next →](#)

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

On August 24, 2020, I went and made a "CONTESTED PAYMENT" in the amount of \$65.97 for the MINIMUM PAYMENT shown on the Regions Coupon. I provided Regions Bank Teller/Employee with Check No. 1670. Although Regions Bank received my payment for \$65.97, it had its employee process a "FALSE ENTRY" in the amount of \$50.00 and then resorted to RE-USING my 07/24/20 Check No. 1661 that was submitted with July 24, 2020 payment to COVER UP these crimes. These criminal acts have now resulted in Regions Bank resorting to EXTORTION practices and other crimes in charging FRIVOLOUS "LATE FEES" of \$15.97 and other alleged charges! Although RECEIVING the ENTIRE amount noted for MINIMUM PAYMENT on 08/24/20, Regions only entered \$50.00...

- I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

I have **TIMELY** challenged Regions Bank's criminal and fraudulent, etc. activities. Please be sure that the Consumer Financial Protection Bureau's (CFPB) Records reflect my 09/21/20 and 09/28/20 Complaints to Regions Bank that I am requesting **RESPONSES** on (i.e. however, keeping in mind there are previous complaints provided that Regions Bank refuses to address, and, instead, made a conscious, willful and malicious decision to retaliate against me and engage in the criminal acts, etc. reported).

My **COMPLAINT(S)** regarding Regions Bank's unlawful actions and previous may be found at the following Links – i.e. if received **ELECTRONICALLY** with "active" hyperlinks, "CLICKING ON" the following Links should allow access and/or merely "MANUALLY TYPING" in the links should allow you access to the **COMPLAINTS** and evidence of my "DEMAND FOR RESPONSE(S)" to my Complaints provided under:

09/28/20 Submittal
<https://drive.google.com/file/d/1U6wjexJ5e...>
<https://login.filesanywhere.com/fs/v.aspx?v=...>

09/21/20 Submittal
<https://login.filesanywhere.com/fs/v.aspx?v=8cc...>
<https://drive.google.com/file/d/1isgfLeYTESV9T...>

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. All uploaded files will be scanned for viruses and will be immediately deleted if one is detected.

Select a file to upload

1 attachment

100320 - CORRECTION TO CFPB Complaint 20100 [redacted] Remove

1 We will forward the attachments to each company involved with your complaint.

If you don't want the company(s) to see any personal information on an attachment, please remove or hide it before uploading.

Submit a complaint / Step 4 of 5

What company is this complaint about?

We'll forward your entire complaint to each company and request they respond within 15 days of receiving it.

Collection company that contacted you about the debt

Company name

Regions Bank

We will forward your complaint to this company and ask for a response.

We need this information to help the company find you in their system and respond to your complaint. (optional)

Account number
This number is on your billing statement

Social Security number (last 4 digits)

This information is provided in my Regions Complaint provided in "What would be a fair resolution to this issue" section of this CFPB Complaint Form.

Is the company where this debt came from different than the company entered above?

Yes

No / I don't know

[< Previous](#)

Step 4 of 5

[Next >](#)

Who are the people involved?

Identify who is involved in this complaint. This could include:

- "Just you" if you are the account holder or borrower
- "You and someone else" if you are submitting for yourself and want to include another account holder or co-borrower
- "Someone else" if you are submitting for someone else as an authorized third party, such as a lawyer, advocate, or power of attorney

Just you You and someone else Someone else

Your contact information

Enter information about the account holder or borrower.

First name	Middle (optional)	Last name	Suffix (optional)
<input type="text"/>			Select an opti <input type="text"/>
Country			
<input type="text" value="United States"/>			
Address line 1			
<input type="text"/>			

Address line 2 (optional)

City

State

ZIP or postal code

Age (optional)

Phone number (optional)

Email

We'll use this email address to send updates about the status of this complaint. It will also be the username for the account.

You don't have an email address.

What affiliations does the primary consumer have? Choose all that apply.

(optional)

We use this information to help identify trends in the marketplace.

A servicemember or veteran

A spouse or dependent of a servicemember or veteran

[Previous](#)

Step 5 of 5

[Review](#)

PLEASE BE ADVISED, I, Apple Cider El, reserve the right to amend this Complaint filed with the Consumer Financial Protection Bureau (CFPB) should it be necessary.

Respectfully submitted this 3rd day of October, 2020.