From: Roger Lavoie [mailto:nanlav@tqci.com] Sent: Sunday, September 13, 2015 1:15 PM

To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB32

I read with interest the article written by Michelle Singletary in the Washington Post Sunday, September 13th 2015. I was a victim of what I consider to be unscrupulous tactics by an investment advisor. It all started when I visited my local SunTrust bank to buy a CD. I was advised to talk to their investment advisor to purchase "SunTrust index linked CD's". After discussing those CD's I was given part of the documentation associated with terms and conditions. I thought I read the info carefully and decided to purchase the CD's assuming that they were "SunTrust CD's and not aware (until I received the rest of the info) that there would be a 3% charge for opening the CD. Needless to say I was shocked when I received the first statement. To make matters worst, it took about three or four visits and a confrontation with the investment broker/advisor for him to admit that the missing money from my account was in fact a service fee (which they called something else). I reported the issue to the appropriate government banking agency who forwarded the complaint to SunTrust whose only action was to respond by quoting the position of the investment broker/advisor.

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