

TERMS AND CONDITIONS BY BANK

Prepared by the Domestic Policy Subcommittee

Chairman Dennis Kucinich



	FORCED ARBITRATION FOR DEBT COLLECTION Terms allow forced arbitration for debt collection.	FORCED ARBITRATION WHEN SUED Terms allow bank to require arbitration if customer sues bank.	JURY TRIAL WAIVER Terms require the waiver of jury trial.	CLASS ACTION BAN Terms prohibit class action participation.
JP MORGAN CHASE	—	—	—	—
CAPITAL ONE	—	—	—	—
HSBC	—	—	—	—
PNC	—	—	X	—
TD BANK	—	—	X	—
BANK OF AMERICA	—	—	X	X
REGIONS BANK	—	—	X	X
CITIBANK	—	X	X	X
WELLS FARGO	—	X	X	X
AM EXPRESS	X	X	X	X
BB&T	X	X	X	X
DISCOVER	X	X	X	X
SUNTRUST	X	X	X	X
US BANCORP	X	X	X	X
FIFTH THIRD	X	X	X	X