

From: "Zepp, Michelle" <MZepp@watrust.com> on 08/09/2004 01:20:27 PM

Subject: Study on Credit Bureaus Handling of Disputes

I wanted to comment on the investigation of disputes on credit reports. I disputed information provided by a company that went bankrupt in last couple of years. When Spiegel decided it was going to go bankrupt, it stopped sending out statements, excepting payments in the stores, disconnected their phones (FCNB= the credit card company that serviced Spiegel Accounts), and started returning mail. My last communication with them was in March of 2002 when I paid them \$133.00 by phone (after they stopped taking payments in the store). At that time, my account balance was around \$250.00. I tried to contact them for a few more months, then I gave up. HOW WAS I SUPPOSED TO PAY A BILL WHEN THERE WAS NO WAY/OR PLACE TO PAY IT? Then on July 3, 2003 I received a phone call from someone identifying himself as an employee for "Card Processing Center" to collect on my Spiegel bill. To my surprise, I was told my bill was over \$700.00 and growing daily! I hesitantly made a phone payment of \$90.00. I explained my situation to the man on the phone, and he gave me an address to write to. I have written several letters to the company disputing the charges and a letter asking them to discontinue communication with me as the employees have violated several of the Consumer Protection Act rules (including excessive calls, unacceptable call times 7:00 am -10:00 pm, swearing, threats) Having gotten no where with them, I filed a complaint with the FTC. Still no help. I also filed a complaint with my state's Attorney General's office...Still nothing. Then I wrote letters to the credit reporting agencies. Nope...no difference. When I called to gather information about the investigation, I got no answers. I have disputed, and argued. ...nothing has even been listed as disputed on my credit report, not to mention that "Card Processing Center" is still reporting and sending me bills .So NO the system does not work!!!! I am certainly not a model credit customer. When my husband's paychecks got cut...we really suffered. But this is out of control! I don't make a habit out of disputing what I owe. This is a miscarriage of justice and a serious problem for those of us who are honestly trying to do the best we can without claiming bankruptcy and causing undue burden on others!

Michelle Zepp
Upset consumer

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