

**From:** Dana R West

**Subject:** Study on Credit Bureaus Handling of Disputes

Date: Aug 19, 2004

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Proposal: Notice of Study and Request for  
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)  
Document ID: OP-1209  
Press Release Date: 08/05/2004  
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Category of  
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Comments:

@@@1. Cingular Wireless charged me nearly \$2200 for less than two months of service and reported me to my credit bureaus even though I spent countless hours and a lot of money (on my own long distance bill) trying to explain they overcharged me, their network was all I contracted to use -- not other networks for which I was charged -- and though I was told their would be NO charges for roaming and long distance on a cross country trip, my bill reflects such charges.

I am adversely impacted by the reporting they have done for the past two years on my credit rating/credit report.

I NEVER heard back from the FCC on my specific complaints. Basically, they refer you to your state, though this is an national issue.

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Windows NT 5.1; .NET CLR 1.1.4322)