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Comments:

This is a letter I sent out and I have heard nothing back and it has been almost 3 weeks General Correspondence Attn: Card Services P.O. Box 660509 Dallas, TX 75266-0509 Attn: Card Services "payment" P.O. Box 660487 Dallas, TX 75266-0487 Experian PO Box 9556, Allen, TX 75013 Equifax PO BOX 740241, Atlanta, GA 30374 Trans Union Consumer Solutions P.O. Box 2000 Chester, PA 19022-2000 To whom it may concern: My name is Thomas Darnell, and this letter is about Washington Mutual credit card services, starting back in Aug of 2007 I started receiving, calls from Washington Mutual credit card services (wamu cards) about my credit card, my account number is . At first they were friendly reminders to make my payment, which I did without any complaints of late fees being added to my account, I stated so up front to wamu cards service reps. During this time the caller Id information would show on my cell phone and house phone and messages were left, this went on for the next 3 or 4 months and payments were always made. Then in December I started receiving calls from outside of the country, India, Pakistan, Philippines and one other country that I do not remember which, I would carry on a conversation with the person

on the other end, and not being able to understand what they were saying I would ask to talk to a supervisor. The reps would get mad, and several times I had the phone hung up on me, several times when I did get to a supervisor, I would be told lies on ways to make payments, or dates that payments were due by, and the amount that was due, also they demanded payment over the phone, I would explain that I do not make payments over the phone due to identity theft that has happen to me several times before and that I would be making payment online which I feel is more secure. Then when I ask to talk to someone in the united states I was told there was no way, I had to deal with them, but I did find way by calling the main number at wamu cards, and then ask to be transferred to the collections department. When I did get in contact with a supervisor for wamu cards here in the United States I explained what was going on and requested that I only talk to someone here in the United States, I was giving a direct number here in the United States, and several times I called it I was told that I was not to call that number and to use the number on the back of my card. At that time I closed My account with wamu cards, and then the calls got more mean and disrespectful towards me, calling all hours of the day and night one day I received a call at 11:30pm at night and also the caller id information stop showing up on my phones, and every time no message were left in my voice mail and when I did answer the phone and talk to the rep and ask about the caller ID information I was told they never had the caller id information display on the phone, I said it has always done it before I got no answer, then "I ask about them not leaving any messages", " I was told it was company policy not to leave messages", the calls became more frequent, upwards to 30 calls a day, this was just plain harassment, then in March I told wamu cards not to call me on the phone anymore because they were so disrespectful and the number of calls a day I was getting even after a payment was made. Then all of a sudden everything stop, no phone calls, e-mails and or us mail from wamu cards, and now I found out that wamu cards had sent my account to a collection agency. I feel this action was taken by Wamu Card Services because the no longer had the right to contact me on the phone, because I told them to stop, and they stop all contact with me. I can tell this because my wife which still has a wamu credit card and still gets a bill, e-mails, and calls from them. What I would like, is the information from Wamu Card Services and the collection agency Be held back from my credit report also, I would like to have only a supervisor from Washington Mutual credit card services based in the United States contact me so that we may work out a plan for repayment. Also I would like a remark placed on my credit report reflecting that bill is being contested due to what I feel are the shady acts by Washington Mutual credit card services. Enclosed to the Card Services "payment" center is a check for

\$300.00 towards the repayment. All others will receive a copy of this letter and a copy of the check. I will have no contact with the collection agency, other than sending this letter, until Washington Mutual credit card services has contacted me about this matter. A copy of this letter will be sent to the collection agency once I receive their demand letter. Also stating that this bill is being contested and until it is resolved please do not contact me other than by mail Thank You Thomas K Darnell