

**From:** jeorgia\_anderson@yahoo.com on 07/23/2008 11:50:03 PM

**Subject:** Regulation AA

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Message: I went to a Target store June 2, 2008 to buy a printer with cash. The cashier asked if I wanted to save 10% on my purchase by applying for a Target card. I said OK. I saved 10%. I was given no card, no account number or any confirmation that I had applied for and been issued a card. I waited for my card in the mail and my statement so that I could pay and avoid any interest or late charges. I got nothing in the mail. After 30 dahys I called Target and they had my mailing address WRONG BY ONE NUMBER. I believe they did this on purpose. I told them I wanted to pay, that I saved 10% but now I was putting in the time making calls. They said they could not correct my address unless I sent it in a written request by mail I sent the change of address letter that day to the address they gave me. I waited a few more weeks and got no card and no statement in the mail. I finally called them July 14 a few days before t he payment was due and told them I wanted to pay the balance in full on the phone now with a check. They took my check info. I asked for my account number so I could know what account I had just paid in full. They could not give me the account number. They cashed the check 3 days later July 17, 2 days before it would be late. It is July 23 and I still have no card or statement mailed to me. They said they got the letter July 7 and still they cannot send the card or statement. If I was not paying attention, not making many phone calls and sending a letter, I would have a bad mark on my credit report. interest charges, and late fees. Oh, and the wrong address they invented for me has already appeared on my credit report. I want to cancel the card and it really seems the Target Bank did this on purpose. You say goodbye and I say goodbye to Target.