

From: Allen Goss <allengoss@hotmail.com> on 06/12/2008 02:45:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had 2 credit cards and a mortgage with Washington Mutual. I had never paid late, in fact pay accounts completely within a couple days

of receipt. Had all of these for a number of years. We had to move up

to Ennis from Houston a year ago so that my wife could take care of her 92 year old mother. WAMU failed to send a statement for one of the credit cards. It had a very small balance. When I was finally notified by email that I had an unpaid balacne on the CC I immediately went to the internet to check that account. I called them to let them know that a statement had not been sent, and that the charges we for services I had not received, but I made full payment on the balance. The subsequently reduced the line of credit on the credit card and reported me as "past due" to the credit reporting agency

which lowered my FICO score from 740 to 620--even though I had notified them that I had not received a statement and made full immediate payment as soon as I was notified, and further that the charges were unauthorized! They did finally apply credit to my account for the charges, but refused to notify the credit reporting company of the error on the "late payment".

I had sufficient funds to express my displeasure. I removed \$13,000.00 that was in my checking account for the last year, and paid off my \$185,000 mortgage that they were holding.

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Sincerely,

Dr. Allen Goss
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