

From: spiritinthesky@optonline.net on 09/07/2008 03:09:58 AM

Subject: Regulation AA

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I advised my credit card company, Washington Mutual (WaMu) that the payment they requested could not be made on the date they specified. I explained as soon as my paycheck was deposited into my account I would send them the payment to bring my account current. I did exactly as I said I would and paid \$134.00 via my web banking. Well WaMu decided to also take their \$134.00 which after I sent my payment, the funds were no longer available for them to take their money. My checking account incurred insufficient funds fees and WaMu had the gaul to charge me return pmnt fees. Well when their 1st attempt failed, they tried again 3 days later and took their \$134.00 payment, after the payment I sent was already posted on my WaMu statement. I have been through idiotic excuses and apologies from every cust. svc. rep I've spoken to at WaMu, but almost a month has past and I still have no refund.

well today, 9/6/08, I received a letter and was advised over the phone that the refund was being processed and was being sent to the institution where the original or duplicate payment was from. They, without my authorization, took this payment from my checking account, so what are they going to do send it back to themselves? They told me they were sending it to:
PRINCECON ECON
650 COLLEGE RD EAST
2ND FLOOR

And that's it, no city, no state, no phone #, but this is where my refund is going.

I just want someone to explain to me why WaMu didn't have to wait to get \$134.00 of my money, they just took it. So why do I have to wait up to 3 months to get my money back that was taken without my authorization and still have almost \$100.00 of incurred fees because of this.

Can someone here help? I would greatly appreciate it.

Sincerely,
Debby