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**Comments:**

I am being harrassed by Discover & Citibank Visa. When I ran into financial difficulties and could not pay my bill on time Discover started calling 8-10 times a day sometimes within 5 minutes during normal working hours and Citibank 4-6 times a day. Despite being told that they would go to the bottom of the list for this they continued calling for a couple of months. They have now turned the accounts over to collection agencies who continue the practice of continuously calling me and leaving voice mails that returning their call is IMPORTANT and sometimes implying that they are lawyers that will instigate legal action along with sending emails along the same lines. This continues even as I am writing this. Whenever they call and I am available I continjually hang up since I have caller ID rather than speak to them. The bottom line is this is daily constant calls despite my actions and as a result I will not pay them while they continue this harrassment.