

July 27, 2008

Wamu Card Services
PO Box 660509
Dallas, TX 75266-0509

Re: Margaret T Linton
Acct 5416-5767-4119-8556

To Whom It May Concern:

I am writing this letter in regard to my credit card account with Washington Mutual. I spoke with a Customer Service Representative almost 1 month ago in regard to my account. This representative was rude and I then asked to speak to a Supervisor. After being hung up on once then placed on hold for almost 30 minutes, I spoke to a Supervisor who I am quite frankly puzzled as how he got to that position. He was of no help and told me it was all my fault, not Washington Mutual's and there was nothing he could do for me. Then I asked to speak to his supervisor and of course this person was not available, they never are...the mysterious Manager you can never talk to. He then took my phone number and "assured me" that someone would call me on Monday, well I am still waiting for a call. The service I have received from Washington Mutual is nothing to be desired, they are rude and definitely cannot do anything but tell you I am sorry I cannot help you with that.

In April of 2008, I realized I had not received a statement from Washington Mutual for my credit card or an email reminder. I knew just about when the due date was, but it changes every month so really it is hard to keep up with. As soon as I realized I had not received it, I got on line and sure enough I was past due on my payment. I called WAMU immediately and let them know that I had not received a statement or an email reminder. I was told that it must have been a glitch in the system and that they would remove the late fee from my account, only after I insisted that they do so. I then inquired whether this would affect my interest rate and I was told it would not. I insisted that they check that I did not want this affecting my credit that I had never been late with a payment to WAMU. They said it would not. Well, they lied. You immediately raised my interest rate and then charged me an over the limit fee of \$35 because you were slow to credit the late fee. You raised my interest rate from 19% (which I do not believe that was the rate when I signed up and transferred my balance) to 26.99%. I then called about this because I was so upset and that is when I was told by your supervisor that someone would contact me.

I am being penalized for a mistake of Washington Mutuals' that has now snowballed with all you fees and outrageous interest rate. I just received my current statement and you are now charging me 28.74%. This is ridiculous and out of control. You should be ashamed

of yourselves. Is this the way you treat all your customers that have never been late on a payment or missed a payment and always pay more than the minimum payment? If it is, it is a wonder that you have any customers left. I have never been treated so badly and wronged by any one as I have been treated by you. I am turning a copy of all this over to the Attorney Generals Office so they can see how Washington Mutual does business. I can assure you I will also tell everyone I know what you have done. I believe Washington Mutual is on one of the "watch list" that the public is not supposed to know about. Is this how you are trying to dig yourself out of a hole by cheating the hard working American Public? I want the following items taken care of and if they are not I go to the media next.

1. I want all the fees that you have charged me since April 2008 removed.
2. I want the interest rate put back to where it was.
3. I want all this removed from my credit report
4. I want an apology for your treatment I have received in the last few months.

I trust you will handle this in a timely manner, just as fast as you slapped all those fees on my account. Once this has been cleared, than I will decide if I am going to leave my account with you or take my business elsewhere.

I have been a good customer as I said. I have never been late with a payment and always pay more than the minimum. But for my loyalty you have trashed my credit and charged me ridiculous fees.

Sincerely,

Margaret T Linton