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Comments:

We made a mistake paying our Home Depot bill. When it was less than 2 weeks overdue they started making harassing phone calls from very early in the morning through our family hours. They demanded that I give them another credit card or bank number over the phone for the payment, which I explained I would not give out to anyone. They then said if the payment did not arrive by a certain date they would raise my rate to 26.99% I assured them the check was in the mail. They continued to press me for an exact date when the check was mailed. These were brass knuckle tactics. My husband and I are both gainfully employed. We pay our bills religiously. We had a similar situation when a payment was just a few days late to Chase when we moved and a bill was delayed.