

And well they should! The problems with the illegal egregious practices that banks like Citi Corp are engaging needs to cease. The problem described by one man in Plano, Texas in the USA Today article of July 29th is much more widespread than your agency can fathom or even get a grasp on. Withholding/losing credit card statements is one way an ailing financial institution like Citibank can book falsely accrued income. I too have been a "victim" of the rampant practices of Citibank, so much that I filed a complaint with the OCC. All I got from the Comptroller's office was a bunch of nonsense and basically rebuffed. See attached copies of letters. I have documentation to back them up too.

Action against what the credit care companies are doing, fleecing the American public, is OVERDUE! How about moving forward and halting this wanton bilking going on against solid, bill paying consumers, NOW!

William LaValle
973 Country Club Circle, Minden, LA 71055

William J. LaValle
973 Country Club Circle
Minden, LA 71055

May 15, 2008

Cardmembers Services
P.O. Box 44167
Jacksonville, FL 33231-4167

RE: Account # 5187520038464724

Dear Madam or Sir:

I did not receive my last statement on this account. My wife has a Citi Shell account like this. This prompted me to go on line and see what the status of my account was. I found out that it was due May 9th but again I have yet to receive the statement from your company. I do not know what is going on but this is the second time in a nine month period my statement has gone "missing" or more likely not printed.

I paid the bill online immediately upon discovering that a bill had been generated by your firm just not received. Please waive any late charges and finance fees. You will note that I pay my account promptly often electronically. Inasmuch as this is not the only Citi card account that I have experienced this "no statement" issue with, and have NO trouble with other vendors, the issue is likely at your end and may be even reprisal for having filed a complaint earlier this year with the OCC against your company.

Should you need to speak to me I can be reached at 972.989.0614.

Sincerely,

William J. LaValle

William J. LaValle DBA B & L Enterprises, Ltd.
973 Country Club Circle
Minden, LA 71055

April 5, 2008

Donna Pearson, Presidential Communications
Office of the President
Citibank South Dakota, N.A.
P. O. Box 6000
Sioux Falls, SD 57117-6000

RE: Attached Letter

Dear Ms. Pearson:

Thank you for your communication of April 2nd which I received just today. I too have been disappointed in the experiences that I have had both at the business level and personal level with Citibank products. There is an across the board pattern with Citibank/Citicard/Citi or whatever nomenclature is used of either malfeasance or gross incompetence within your organization. Since your firm outsourced a lot of the product lines, it is probably the latter though there certainly could be a concerted effort to optimize fees and income to assuage the flagging resources of your entity. Judging from the various separate communications I have received from various "presidential communications" areas within Citibank, there seems to be a wealth of fragmentation internally. Others such as S. Greene (no first name provided) or Kristi Gay, others who indicate they hold the same job as your signatory line indicates?

In your letter of March 24th you indicated that my earlier communication was "forwarded to the appropriate areas for review." One of those named was the Quicken Business Master Card that your letter attached hereto specifically addresses. Did you refer this back to yourself? How very odd, don't you agree? As you can clearly understand, the whole Citibank experience is fraught with missteps, errors, possible chicanery, veiled deception (vis a vis using such terms in the instant letter that suggests that my account address was not changed as I requested). In reality I clearly noted the address change on at least two statement remittances AND attempted to call, fax and write to contact information provided on the statement. For the record, the problem was contact information which was incorrect or outdated AND the failure of your staff to make changes from the notations that the statement advises one to make for an address change.

Now I don't know about you but I think all that is pretty silly and grossly inefficient if not on the fringes of fiduciary malfeasance. What I want in return for the whole debacle with Citibank, et al is remuneration of some sort for the anxiety, stress,

wear and tear, frustration, angst, etc that your company has caused me. I retired under a disability retirement and frankly this entire experience with Citibank, et al. has left me with some diminishment in my overall health profile, particularly in the escalation of the diabetes (as it relates in particular to stress). Because of the time and expense as well as the aforementioned other health issues, it is incumbent that your company provide some sort of payment or in-kind payment to offset the inconveniences. Cash, check, gift card, credit balances on specified extensions: your call of course. If I had any confidence in your company's continued viability, I would buy some stock and attend stockholder meetings, perhaps even presenting a stockholder's resolution. As a last alternative to getting some form of resolution to the multiplicities of problems associated with your company, the media avenue is one option. Thus far, I have developed quite a large file of your company's foul ups and possible endeavors to bolster sagging revenues. At any rate, I think we both need to come to some sort of conclusion on this as I am weary of answering the multiples of "presidential communications" people in your organization. I can be reached at 318.268.3310 during the evenings or at 972.989.0614 during the day to discuss options.

Sincerely,

William J. LaValle

William J. LaValle DBA B & L Enterprises, Ltd.
973 Country Club Circle
Minden, LA 71055

April 4, 2008

S. Greene, Presidential Communications
Office of the President
Citibank South Dakota, N.A.
Home Depot Credit Services
P. O. Box 9058
Gray, TN 37615

RE: Attached Letter

Dear S:

Your letter of March 28th is interesting to say the least. I request that you fully investigate just what credit lines I have been issued by Home Depot through Citibank South Dakota NA or whatever else you call yourselves. All my accounts have a zero balance but I have proof positive that your silly organization has indeed assessed late fees and interest, some of which were paid not refunded. I paid some because they were too inconsequential to waste my retirement income on purchasing stamps to mail letters. I suggest you contact the Office of The Controller of the Currency and get a copy of the Home Depot account information I furnished them in a complaint filed earlier this year. The zero balance is reflective of the business I give Home Depot as a result of the predator lender tactics your company has attempted, one I am sure you are quite successful with in a cadre of needy credit seekers. I spent about \$8000 with Home Depot last year but you can be assured that the zero expenditures with them will remain thusly. I don't do business with companies that try to horns waggle its client base into submission by withholding statements to increase revenues.

Why must I contact you in writing, do they not furnish you with a telephone, oh, non-gendered person? Judging from the writing style, I suspect you are related to the infamous S. Larson who signs many letters. Please review your data base and I am sure you will find the "other" accounts, those that I enumerated in my first communication with Citibank/CitiCorp/CitiCards or whatever you want to call yourselves. With the multiplicities of "presidential communications" responses I have gotten from Citi in different parts of the country, it is clear the overhead burden is helping drive your company into bankruptcy. Too many heads not enough body!

Sincerely,

William J. LaValle

*William J. LaValle
973 Country Club Circle
Minden, LA 71055*

*E-Mail: Williejo0830@hotmail.com
Phone: 972.989.0614*

March 30, 2008

Ms. Donna Pearson, Presidential Communications
Citibank (South Dakota) N. A.
Office of the President
P. O. Box 6000
Sioux Falls, SD 57117-6000

RE: Attached Letter

Dear Ms. Pearson:

I received your letter of response with much trepidation since it does not directly address the REAL issue that has prevailed with Citibank related credit extensions. The issue of NOT getting timely billings was in part exacerbated by the incorrect address information that your personnel entered from my correct submissions on a portion of the accounts. However, on those accounts where the account information was correctly entered, the billings were not received timely, resulting in late fees and interest charges being assessed. Whatever is going on internally is the root cause of this problem whether or not your firm acknowledges it. Again, and foremost is the concern that Citibank officials have overtly conspired to withhold billings to generate fees and income to bolster its flagging financial position. I am not a clairvoyant but I know enough intuitively to know that your financial institution is in dire straits resulting from the excesses of your former management headed by Mr. Prince. It is a known fact that Citibank has been mortally wounded from the sub-prime mortgage debacle and will likely need more capital infusions or a bailout by the Federal Government.

Instead of this nonsensical rhetoric you have provided, why doesn't your company simply 'fess up and make a clean breast of it! I am appalled at the lack of responsibility shown by a major financial institution but not in the least surprised. I am certain that a full investigation by appropriate authorities will reveal this tactic promulgated by Citibank officials, something someone in your position may well have no knowledge of.

Finally, how could your Customer Service “inadvertently” generate disputes on charges when none were requested? Is there a problem there as well? Generating disputes in order to follow “Federal Regulations” and making the client past due? What an egregious practice, one that should also be further investigated. The “inadvertently” is a misnomer; such should not have ever transpired in a real life environment. Either your firm has extremely incompetent people or there is some subterfuge ongoing that surely should be investigated.

Sincerely,

William J. LaValle

CC: Office of the Comptroller of the Currency/Consumer Complaints

*Vikki D. LaValle
973 Country Club Circle
Minden, LA 71055*

*E-Mail: Williejo0830@hotmail.com
Phone: 972.989.0614*

March 30, 2008

Ms. Donna Pearson, Presidential Communications
Citibank (South Dakota) N. A.
Office of the President
P. O. Box 6000
Sioux Falls, SD 57117-6000

RE: Letter from S. Larson Attached & Copy of Original Request

Dear Ms. Pearson:

Since both my husband and I have lodged a complaint with the OCC, here is yet *another* shining example of sheer incompetence and chicanery proliferated within your company. As you will see, I requested closure of the account ending in 1066 on December 17, 2007 after experiencing the same non receipt of statements on the account. Three months later on March 11, 2008 I get the enclosed letter signed S. Larson. I did NOT request a change of my Citi Dividend Platinum account; I requested CLOSURE, plain and simple. What on earth is generating this idiotic mindless correspondence? An investigation into the matter is warranted as there is clearly something afoul with the systems of Citibank with this level of drivel.

I do hope your office will pursue the issues without the necessity of contacting Mr. Pandit and/or your complete Board of Directors. This is simply absurd and possibly some form of harassment that should be pursued in a legal forum.

Sincerely,

Vikki D.. LaValle

CC: Office of the Comptroller of the Currency/Consumer Complaints

William J. LaValle
973 Country Club Circle
Minden, Louisiana 71055

March 7, 2008

Office of the Comptroller of the Currency
Customer Assistance Unit
1301 McKinney, Suite 3450
Houston, Texas 77010

RE: Complaint against Citibank/Citicards (Follow Up)

Dear Madam or Sir:

Attached is the kind of continued harassment and threats I get from CitiCards. I did not dispute the charges shown on their inquiries yet I am now being told that they may report me past due and assess charges and fees as a result of this error on their part. Citicorp is insolvent, judging from the recent capital call that was made. I would like some indication from your office on the status of my original complaint filed in January 2008.

If I do not hear something from your office in a timely manner, I will seek assistance from my Congressman or Representative as well as the media. I cannot imagine why the original complaint has yet to be acknowledged.

Sincerely,

William J. LaValle

William J. LaValle
973 Country Club Circle
Minden, Louisiana 71055

January 4, 2008

Office of the Comptroller of the Currency
Customer Assistance Unit
1301 McKinney, Suite 3450
Houston, Texas 77010

RE: Complaint against Citibank/Citicards

Dear Madam or Sir:

Enclosed is a wealth of information related to a problem that my wife and I have experienced over the past few months with Citibank's Citicard Group. I had first filed this complaint with the FDIC's Consumer Response Center but was referred to your office by them.

Specifically, there are incidences of "missing" monthly credit card statements. Citicard says they sent the statements to the above address but such are not received. Overall, we have ten (10) different Citicard based credit extensions and are experiencing the SAME problem with each whether they are Home Depot Citicard or Citibank Shell or direct Citibank extensions. We do not get the periodic statement in our mail with the monthly charges for a month. Normally, we pay all credit card balances in full upon receipt of the statement and always before the due date. However, during the past few months we do not get our statements in the mail but subsequently get a statement the next month with past due fees, interest and higher interest rates attached thereto. We have credit extensions through other credit card issuers, i.e., Chase, Bank of America, Wells Fargo, etc., and are getting our monthly statements each month without fail. It is not a mail problem but rather is some sort of internal problem with Citibank based credit extensions which is very likely more widespread than just our accounts.

The consistent answers I get from Citicard personnel are that the statements were mailed to the above address. I hardly think that anyone is targeting only Citicard statements to abscond with from our mailbox. Additionally, no fraudulent activities have ensued that would perhaps suggest someone stealing statements from our mail box. Coincidentally, Citibank is undergoing financial upheavals and distress from losses in the subprime mortgage market. It is not inconceivable that this activity that myself and likely many others are experiencing with the withholding of statements is an internal initiative by Citibank to bolster its sagging revenue picture. In short, it appears that they are contriving to generate fees and income for their books (thus far I have been successful in

getting the charges refunded) to falsely uplift their income picture and to avert further media and regulatory focus.

I would appreciate your office fully investigating this matter. I am willing to bet that Citibank's delinquencies in their credit card division have spiked with a like upturn in their income accruals. Cooking the books? Perhaps...but you will be the appropriate judge of that. I can be reached at 318.268.3310 or 972.989.0614 should you need additional information or clarification. I am sending you copies of correspondence thus far regarding the diverse accounts that I have experienced the snafu of missing statements scenario with Citibank.

Sincerely,

William J. LaValle b