

From: JARKESHIA@YAHOO.COM on 09/12/2008 10:54:58 PM

Subject: Regulation AA

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HI,I HAVE A SERIOUS PROBLEM WITH MACYS VISA.LAST YEAR I FAILED BEHIND ON MY ACCOUNT DUE TO THE PURCHASE OF MY NEW HOME AND I CONTACTED MACY TO PUT ME ON A HARDSHIP PROGRAM TO CATCH-UP WITH MY ACCOUNT WHICH THEY DID THE ONLY THING IS "THE REP.DON'T TELL ME AFTER 1 YEAR MY ACCOUNT WILL BE CLOSED AND HAVE TO GO BACK FOR REVIEW TO HAVE IT REOPENED WHEN THAT WAS NOT WHAT WE DISCUSSED 1YEAR AGO'FROM MY UNDERSTANDING MY ACCOUNT WILL AUTOMATIC REOPEN ONCE THE BALANCE IS CAUGHT UP CURRENT...BUT THAT IS NOT WHAT HAPPEN NOW IT REFLECTS ON MY REPORT AS A CLOSED ACCOUNT WHEN I TAKE A LOT OF PROUD IN MY CREDIT IT HURTS ME DEARLY TO HAVE BEEN MISLEAD BY THE MACYS REPRESENTATIVE.

THANK YOU