

From: Bunny Stoykovich <bunny@reprographic.com> on 09/24/2008 02:45:03 PM

Subject: Regulation AA

Here is a letter that I sent to Citibank. They are the most fraudulent corporation I have ever dealt with. This so called "business card" was shoved at us and it has nothing to do with our "business." They would not even speak with my wife when she called which delayed getting answers to our questions making the billing late and a chance for more charges. They would not take payment and cancel the card when I wanted them to which resulted in further charges. I have paid this bill in full but what follows is the letter I submitted to them.

September 22, 2008

CitiBusiness Card
PO Box 44180
Jacksonville, Florida 32231-4180

Dear Citi

I called on July 18, 2008 and talked to Rajeet (I'm am sure this is not spelled right but I could hardly understand him) and requested clarification as to why we were receiving further finance charges as the bill was paid in full. Let me explain first that we received the bill for August at the Hopkinton Post Office on August 21. There have been several times that my wife paid the bill right on time but we were still charged extra service charges or late fees. When she called to verify the charges, they would not speak to her as she was not the "main" person on the charge. This is ridiculous as we have been long time customers of Citibank and not once, but twice, I put my wife's name on the account as she takes care of all our financials. Well, it seemed when our card was arbitrarily changed to a "Citibusiness Card" and whether we wanted it or not, it was stated by Citi that this is the way it is. This was a joke as not only were all the points we had received on our old card lost, but my wife's name seemed to have been dropped from it also making it extremely inconvenient for me as I had to call for any problems. So, when we received this bill, I had to call to question why we were receiving Finance Charges of \$68.66. Rajeet said it was on our purchases for that month.

#1. Our bill for July received on Monday July 21 for \$5, 131.62, was paid by us and mailed on July 22 with a check in the amount of \$5,131.62. So what Rajeet was telling me was that either our payment was late, the due date was July 28, 2008 or I was already being charged for my purchases amounting to \$634.52. Either way, Citicorp is ripping its customers off. Getting the bill on July 21 and due on July 28 is one week to pay the bill. What happened to the average 28 days? Your error in not transferring my wife onto the account is not mine. You have made it difficult for me to do business with you.

#2 Not putting my wife's name on the account but you do list 2 Total Cardmembers and not transferring all the points we had earned on the card is another unethical practice.

#3 I asked Rajeet at the time that I would like to pay my bill and cancel my cards. The "Citibusiness Card" was not what I wanted and had nothing to do with my business as this is our personal credit card we used for many, many years. He said I couldn't pay the bill that way and told me that Citi had to issue a "final bill." I said OK, and would expect it would come in the mail. So.....now this month I get a bill, just a regular one, no final bill and there is another Finance Charge of \$19.21 and a Fee of \$39.00.

I am done with you. PLEASE CANCEL MY CARD. So there will be no further issue nor any hindrance to my credit which is excellent, I am paying the bill in full and do not wish to hear from you people again. We have already cut up our cards and will never do business with you again. I am also sending this to the Better Business Bureau and also to the Federal Reserve as I want them to be aware of your unethical practices and the inability of your service personnel to try to resolve a customer's issues.

Sincerely,

Victor Stoykovich
452 Bound Tree Road
Hopkinton, NH 03229

CC: Better Business Bureau
Emailed to Federal Reserve.Gov