



Amy Vaerewyck

The frustrations of dealing with credit card firm

Providian Financial claims it has "made customer satisfaction our top priority." It might as well claim it has discovered a way to turn water into wine.

At least in my case, Providian Financial Visa credit card company seemed oblivious to customer satisfaction. As a result, I've got an undeserved blemish on my credit history.

I'm a student at Butler University, and I got a Providian Visa card in January 2000 to take with me on my semester abroad in Germany. It was my first credit card, and it served me well for two years.

A few months ago, I decided to cancel my Providian service and opt for a card with no annual fee. That's when the company began treating me like dirt. Here's a timeline of my final infuriating months as a Providian customer:

Jan. 3 - After two years with a Providian Platinum Visa card, I call Providian to cancel my service (I'd found a credit card with better benefits). Employee David tells me he has cancelled my card, I will have no new annual fee to pay and I will receive confirmation of cancellation in two or three weeks.

Jan. 22 - I receive a billing statement with a \$59 balance, attributed to an annual fee.

Feb. 1 - I call Providian and employee Tony assures me I have a balance of zero and will receive confirmation of account closure in one week.

Feb. 21 - I receive a billing statement with a balance of \$88, attributed to an annual fee and \$29 late-payment charge.

March 2 - I receive an "Important Past Due Notice," reminding me to send in my payment.

March 19 - Another "Important Past Due Notice."

March 22 - I receive a billing statement with a \$117 balance, attributed to an annual fee and two late payment charges.

March 24 - I call Providian and employee Keisha

tells me David never cancelled my credit card but now she has cancelled it and fixed the problem. I ask to speak with a supervisor; Keisha tells me to call back during the week.

April 2 - I call Providian, ask to

speak to a supervisor, am put on hold for 10 minutes and am finally connected to Ariesa, manager for customer service. Ariesa assures me my card has been cancelled and the missed payments will not appear on my credit record. I ask what Providian will do to compensate me for billing me for three months for illegitimate charges; Ariesa tells me the company can do nothing.

April 18 - I call Providian's media affairs office to see if a spokesman might have a comment on my experience, and I leave a message for someone to return my call.

April 20 - I wait still to receive written verification of my account closure and vow to tell everyone I know not to do business with Providian Financial.

Mistakes happen. I can deal with that. But three mistakes in a row, without even one apology, are unacceptable.

Young adults with credit cards have a higher-than-average rate of late and defaulted payments than other customers, but perhaps it's not all their fault. If credit card companies, like Providian, want to improve their reputations, they could start in their customer service departments.

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OPINION AND COMMENTARY

Undergraduates pile on credit cards and debt

