



Ms. Joyce Cassard
State: LA
Rule: Telemarketing Sales Rule - Debt Relief Amendments, R411001

My name is Joyce Cassard,

In 1999, I applied for a credit card after my husband and I separated. Between then and 2003, I used the card for various things and always tried to stay ahead of my payments. And if my balance got a little high, I would pay it off at tax time.

In Jan. 2003, I had major surgery to remove a massive tumor from my stomach, which turned out to be ovarian cancer. Soon as I was able, I contacted my creditors to let them know I would be having chemo. And because I had some type of disability with them my bills would be covered. However, when I contacted Providian, I was told I had no such coverage and would be expected to continue my payments.

In May of 2003, I received a letter from Providian informing me that my credit protection payment was due and a charge of 149.00 would be added to my account. I immediately contacted Providian and was informed that I had had coverage since 1999 and I would be sent some forms to fill. By the time I got the forms and had them filled out and sent them back, I was told that I had missed the 6 month deadline for filing. So I continued to pay.

In May of 2004, I again had surgery due to complications and decided to refile my claim. Providian accepted my disability, but claimed that instead of paying off the acct. they would put a hold on it. Although my contract said it should have been paid out, they declined to do so. For six months, after receiving that letter, I tried to talk to a supervisor at Providian. I was insulted, lied to, hung up on, and left on hold till I was disconnected. I gave up.

In 2006 the calls for money started. I did try to pay, but with only 550.00 a month in disability, i just couldn't. They were never satisfied with what I could send. Than in Feb. 2007, I was talking to my sister and she led me to Credit Solutions.

I contacted them and spoke to Dave. He e-mailed me all I needed to get started in the program. I was told to tell my creditor to contact them instead of harassing me.

By Aug. 2007, the inetrest had compounded so much that the balance was 10,735.00. Credit Solutions was able to settle with Providian for 3221.00. With my brother's help I was able to pay it off and get them off my back.

Today, I no longer depend on credit cards. They are a boon to mankind. As a matter of fact I have actually gotten insulted by a telemarketer for not using them.

Would I ever get another credit card? When hell freezes over!..

Would I recommend Credit Solutions to family and friends? In a heart beat!

Providian should have wrote off my debt as was promised in my credit protection plan. Instead they lied and got away with it. And I was in the position that I could nothing about it if it weren't for Credit solutions.

In my opinion, Debt solution companies are as necessary as the air we breathe. As long as there are blood-sucking credit card companies who promise you the world and sell your soul out from under you, the public will need protection from them by companies like Credit Solutions.