

Where do I start! Informing consumer right from the begging would help! Tell them that after they sign all that small print, that interest will increase & change when they feel they need to even when you are paying on time, add services when you don't ask for them, ignore them when they call to complain or yes you to death & put you on hold until you hang up and call again then you can't get the same person on line because they are in different locations ,better yet how about someone understands your language (English in my case) finding out you now have to explain it all over! Frustrated you give up and pay! Loss your job ,have an accident , lose a family member when you try to file for card Insurance coverage that you pay for, you are told you need to file paperwork that they promise they will send it ,While they have you on the phone they remind you that your 5 days late you explain that is why you are filing the claim, you call several times still no paperwork by the time you get it & fill it out you are now way past due the phone calls start coming, collections don't want to here it, you fax ,mail information to them by now the card company doesn't want to here from you ,Because they closed your account & sold it (By the way they no nothing of your insurance claim). The kids pick up the phone and they are questioned about there parents whereabouts, jobs, family, friends, bank accounts tell then that there parents need to pay their bills .You try to explain the best you can to a 13 year old then just tell them not to pick up the phone when there number comes up!

Well collection companies don't give up even when you tell them Not To Call Anymore!! They start calling from many different numbers ,blocked, unlisted, unavailable, private caller even changing the number to other company names that you would pick up! You stop answering your phone!!!! They are leaving so many messages on your answering machine you have no other calls! Threatening to sue, take your bank account house, car One day you finally had enough you change your number! Several years later new collection company filed a case with National Arbitration FORM Something in that small print again!! After filling your answer , paperwork you wait several months fax more paperwork Dodge more phone calls from new collection company. Finally you receive the letter "Form dismissed the case "! Think it's over! NO A few years later you are sold to another company & being taken to court! It is a cycle it starts all over again!!!!