

Call Waiting...and Waiting...and Waiting

Recently, my credit card company informed me by email that my credit card might possibly have been compromised. Not definitely compromised, just possibly. The company discovered this situation through another credit card company by measures I could not understand.

I called the company about this matter. After 15 minutes of being put on hold the company answered the phone and informed me they had sent an email notice to me 29 days ago, and my time of credit card heaven had one more day to go. With some paraphrasing, here is the conversation:

The hero of this story, me, “I don’t open emails from anyone but known people, especially supposedly known companies, such as you. Your email may have been legitimate, but I’ve told you I accept nothing from you but hard copy. I avoid phishing, and often receive emails from supposedly well-known but phony companies. You did not send me hard copy, as you had previously agreed to do.

“I have received a letter enclosed with a new credit card that directs me to activate this card immediately. My current credit card is tied to numerous online deductions.”

It would take a lot of time to change these numerous accounts. I asked for a few hours of reprieve, for some more time to change the credit card number on these online accounts. I begged. I pleaded. I used the crutch of old age, even the crutch of my using a crutch.

Result? “Your card will be cancelled tomorrow.” I have been dealing with this company since the 1960s. I have numerous accounts with them. Bragging aside, I am a prime customer. No matter and no mercy.

Once tied into a credit card in which the card is used to automatically pay companies for their services we lose much of our leverage. I am reliant on my credit card for several online payments and day-to-day retail purchases.

So, here it is: My credit card company informs me my credit card is being replaced because my credit card company suspects it might be compromised. Who will legally be responsible for this breach? The credit card company is ultimately responsible, not you or me. Their actions are to cover their own asses, not yours or mine.

Credit card companies assault us with propaganda to encourage us to take out credit card debt. As one example, those giant credit card billboards at golf and tennis tournaments proclaim: Charge something, anything! Just so it’s charged and Americans can ring-up another debit on their already precarious list of debts.

And don’t pay-off the debt each month. Leave it intact so we can bill you for our huge interest rates.

The process is insidious, yet we embrace it as if were one of America’s totems. The average American is so deeply in credit card debt they it will take herculean efforts to get out of the hole. If I were in their position, I might dig farther in and cover up the hole.

Or refinance the debt with even more debt!

The Call Waiting Grave

Speaking of graves, yesterday I attempted to shift my credit deduction accounts to the credit card number dictated by my credit card vendor. Listed below is a partial summary of my actions with the times I was put on hold :

- Online vendor one: 15 minutes the first time; four minutes the next. Result: no answer.
- Online vendor two: 28 minutes, with no response, but with the encouragement of: “We can’t wait to exceed your expectations.” Followed with, “We will be with you shortly.”
- Online vendor three: 31 minutes, with no response. However, I was given the option of having happy music played back to me

On and on it went for several credit card account companies. I gave up in the late evening, having succeeded in transferring one solitary account to the new credit card number. My accumulated wait time was over three hours, which resulted in one successful call.

Often, when I do make a successful contact with an online company call center, the person who answers listens to my complaint, then informs me I will be transferred to an expert who will then have me repeat my complaint. On one occasion, I was transferred again to a third person to whom I citing my concern for the third time.

I have a suggestion for dealing with America’s unemployment and homeless problems. Hire these unfortunate folks to staff America’s pathetic online call centers. Alternately, let’s somehow hire them as proxies to listen to nothing except, “We can’t wait to exceed your expectations.”