

**Subject:** Re: PETER, your new Platinum Plus(R) credit card

**From:** Peter Pfeiffer <pcpfeiffer@msn.com>

**Date:** 6/9/2019, 11:39 AM

**To:** Bank of America <reply-fe9c15747265027d75-32\_HTML-303310739-73895-15@emcom.bankofamerica.com>

Ladies/Gentlemen,

Here is a screenshot. Payment did not occur apparently. I spent 3 hours on the phone trying to communicate with BoA representatives today and the situation appears intractable.

As you can see, autopay is set up (I received no notice that it is not), I have checked this diligently online ever since the card was approved.

Again, I spent hours today. Finally, I called to dispute this transaction--your failure to accept/make my auto payment and your threats to charge me late fees. I could get no satisfactory (i.e., clearcut) answers to why, if, when, etc. as to payments and late fees, therefore I am not going to pay an additional amount.

My autopay set-up indicates my promise to pay and I am not delinquent. Per the screenshot, you are threatening to charge me illegitimate and improper fees.

BoA representatives refused to rectify the problems. One excuse used is that, I was told by John, "manager," among others, that I was notified autopay would take "1 or 2" cycles to operate or that I was so warned when I set it up "on the 13th." I have 3 other BoA cards, I am familiar with process, and all are set-up on autopay. I was not so informed, and besides, the screenshot indicates it is in effect. Further, as noted, my banking information already entered and working with BoA accounts. Also, no such indefinite-as-to-when reply is appropriate; no one provided any dates or specifics visible to or sent to me. I checked this credit card online within the last few days to make sure autopay was in effect, as I have several times over the last month.

**You may send me or prove to me in documentation such a warning if you like.** To repeat, please send me documentation of the warnings and accusations BoA representatives made to me regarding my sign-up for autopay for this credit.

I anticipate canceling this account, and perhaps others at BoA due to this abhorrent service in the very near future.

Peter Pfeiffer

720/335-0130

On 4/30/2019 6:25 AM, Bank of America wrote:

Exclusively for PETER PFEIFFER  
Your credit card account ending in 9687

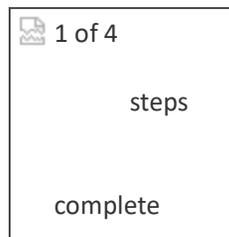


# PETER, welcome to your new credit card

Thank you for choosing Bank of America.  
Your new Platinum Plus® credit card comes with features to help make everyday banking easier.



Here are 3 more things you can do to get the most out of your new account:



## **Activate your card »**

Start receiving all the benefits that come along with your card.



## **Download the Mobile Banking app<sup>1</sup> »**

Securely manage your account from almost anywhere—check balances, pay your bill and access your FICO® Score for free.<sup>2</sup>



## **You've enrolled in Mobile and Online Banking**



## **Set up alerts<sup>3</sup> »**

Choose to be notified about unusual card activity, payment reminders and more.

**Plus, you have access to additional tools and services**



**Add an authorized user**

Take control  
of your finances

[Add a user >](#)



**Online bill pay**

Set up payments  
quickly and easily

[Go to bill pay >](#)



**Setup recurring expenses**

Such as utilities and  
monthly subscriptions.

Contact your service providers.



Manage your passcode, set alerts and more—all in one place.

[Visit the security center »](#)

<sup>1</sup>Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup>**FICO® Score Program.** The FICO® Score Program is for educational purposes and for your non-commercial, personal use. This benefit is available only for primary cardholders with an open and active consumer credit card account who have a FICO® Score available. The feature is accessible through Online Banking, the Mobile website, and the Mobile Banking app for iPhone and Android devices. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Data connection required. Wireless carrier fees may apply.

<sup>3</sup>You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Platinum Plus and the Bank of America logo is a registered trademark of the Bank of America Corporation.

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Thank you for being a Bank of America customer. You received this email as part of your existing relationship with us.

Bank of America Email, 9<sup>th</sup> Floor NC1-028-09-02, 150 N College St., Charlotte, NC 28255. Please do NOT send any physical mail to this address, especially mail containing sensitive information.

Need to get in touch? Simply visit our [Contact Us](#) page for multiple ways to connect. Please do not reply to this email, as email replies are not monitored.

Read more about [Privacy & Security](#).

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ARS7LTDK

Screenshot\_2019-06-09 Bank of America Online Banking Bill Pay Payment Center.png

### Payment Center

**Pay From** Checking \*4082

**BANK OF AMERICA - PERSONAL CARD**  
Alumni Association of the Univ \*9687  
**DUE JUNE 8 \$25.00**

Amount: \$  Payment Date:

Activity AutoPay **ON** eBills **ON**

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**BANK OF AMERICA - PERSONAL CARD**  
BankAmericard Cash Rewards Sig \*3581  
Last Payment: 6-7 \$44.00

Amount: \$  Payment Date:

Activity AutoPay **ON** eBills **ON**

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**BANK OF AMERICA - PERSONAL CARD**  
BankAmericard Platinum Plus Ma \*7359  
Last Payment: 6-3 \$94.00  
Next Scheduled Payment: 7-3 \$93.00

Amount: \$  Payment Date:

Activity AutoPay **ON** eBills **ON**

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**BANK OF AMERICA - PERSONAL CARD**  
University of Georgia Visa Pla \*9112

Amount: \$  Payment Date:

Activity AutoPay **ON** eBills **ON**

[Calculator](#)

**eBills Due**

<b>BANK OF AMERICA ...</b>	<b>\$25.00</b>	<b>06/08/2019</b>
<b>Alumni Association of... *9687</b>		
<b>Past Due Bill Reminder</b>		
<a href="#">View Bill</a>   <a href="#">Mark as Paid</a>   <a href="#">Pay</a>		
<b>Total</b>	<b>\$25.00</b>	

**Payments**

**Outgoing**
**Recent**

<b>BANK OF AMERICA ...</b>	<b>\$400.48</b>	<b>6-9-19</b>
<b>University of Georgia ... *9112</b>		
<a href="#">Change</a>   <a href="#">Cancel</a>		
<b>BANK OF AMERICA ...</b>	<b>\$93.00</b>	<b>7-3-19</b>
<b>BankAmericard Platinu... *7359</b>		
<a href="#">Change</a>   <a href="#">Cancel</a>		
<b>Total</b>	<b>\$493.48</b>	

Always show **Make Payments**

Make Payments

Attachments:

Screenshot\_2019-06-09 Bank of America Online Banking Bill Pay Payment Center.png

105 KB