

Chasing Chase - Places - Rants - Geek-Rant

Written by The Geek
Friday, 29 October 2010 13:18

Banks. They've got their good and they've got their bad. But sometimes, it seems like they are just out to get their customers money, however shady the means may be. I thought Chase was different. I thought wrong.

So I used to have an account with Washington Mutual (WAMU). During the economic downturn, they were bought out by Chase, so I became a client of chase by proxy. It was somewhat convenient, as any auto-payments I already had in place still work, the fee's are about the same, etc. So what the heck, Chase, Wamu, what's it matter?

Yeah that was before today. Just this past Tuesday I noticed that I was charged a \$20 service fee on my monthly statement. On the plan I have, if I sustain a minimum balance across the total of my accounts, my service fee is waived.

Doublecheck time. Did someone steal my money? No, its all there. It meets and beats the minimum balance by a large margin, so why am I being charged? I decide to do a little research. I log on to on-line banking and begin moving backwards. For the last 8 months I have been getting dinged for \$20 incorrectly. So today, I print out my bank statements and march down to the bank to speak to them in person.

Fast forward an hour. The story, so it seems, is I had requested that I be upgraded to a better account back in February. I can remember doing this. As part of the transfer, the person doing it incorrectly linked my checking/IRA/and savings accounts together. bottom line is, according to the system, I didn't meet the minimum balance because it was ONLY looking at my checking account. Well obviously, someone at the bank messed up.

So the girl helping me (I'll call her Flo, since I am changing her name to protect her identity) asks me, "well, what would you like us to do?". Ummm. Duh. I want you to give me my money back. 8 months @ \$20 a month is \$160. Where I come from \$160 is a good chuck of change. Show me my money!

"OK", she says, but I'll need to talk with my manager about it. Ten minutes later she comes back and says "My manager can only refund 3 of them. You should have

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come in when you noticed this." I am, I told her. "I noticed this 3 days ago, and here I am. 8 bank statements in-hand, all showing the incorrect debit. Not good enough, I told her, I'd like to speak to your manager.

So again she leaves. 20 mins later she comes back again, and as last time, without the manager.

"We tried to refund all of it to you", she says, "but our system only goes back 4 months. So all we could refund you is half of them. My manager said she cant do it, and she also doesnt think you are eligible for it, either.

So again, I said, "I would like to speak to her, please".

Flo hops up and scampers away again. This time she is gone about fifteen minutes when she comes back, finally with the manager in tote.

The manager immediately begins her speal "It is not our responsibility to..." and this is where I cut her off. Not rudely, but I said to her,"Maam (didn't even introduce herself, can I ask you a couple questions?" Sure, she smiles.

The issue on my account back in February. Was this my fault, or a bank error? Her answer: A bank error.

Did you guys remove \$20 a month of my money from my account, without proper cause? Her answer: yes.

And did this start in March, and occur thru October? Her answer: Yes.

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So, you admit that due to a bank error, you guys took \$160 of my money from my account without cause, reason, or permission? Yes that is correct she said (smile gone).

Can I have my \$160 back? No, she says. We can only see back for 4 months of history. "Then how did you look and see that I was changed from one account type to another back in February?" Smile gone, scowl appears. This is all I can do, sir, feel free to call the 800 number and complain. She gets up and walk away.

Now, I walked into the bank with 8 bank statements in my hands. Proof, in writing that they took \$160 of my money from me. I was credited \$80, and told I couldnt have the other \$80 back. Why not? I mean, why do I have to chase Chase to get my money back? If I owe them money, they demand it now, charge me interest and late fees, and yet I cant even get back what is rightfully mine. This amounts to STEALING, at it's simplest definition.

My advice to you Chase customers: Watch your accounts closely. If you don't notice something quick enough, Chase would rather play "finders-keepers" than give it back.