

## Chapter...Banks and Finance Companies

### True Finance Company Story#1:

In addition to being a partner in a small business, Mary also takes care of the household finances for she and her husband. ( John and Mary are business partners and not married to each other, besides there are three of us, remember?)

Anyway, Mary and her husband have been leasing cars for the past ten years from the same company. Mary makes her payments on time and because the leasing company can't count her money fast enough, Mary has to mail two checks for two cars in the same house. Guess why? When she sends one check to make both payments, the leasing company can't figure it out. Mary has to write an additional check because it's inconvenient for them to accept her money in a lump sum. Mary has to beg people to take her money. And that's not even story number one!

So here's the story:

All though she complains about the post office, Mary likes to believe that a first class letter gets from Pompano Beach, Florida to Orlando, Florida in three or four days, and in all fairness, it usually does. About a month ago, Mary's payment was actually lost in the mail so of course, Mary received a late notice. Being anxious to maintain her excellent credit rating, she calls the company to straighten it out. Mary explains the situation and asks what to do...big mistake...

Mary(Mary Lunchbucket, the Customer)has to mail another check to the finance company, however, if the lost check turns up in the meantime, the finance company has no way of not cashing the check and if Mary stops payment on the check(which is , by now, really lost in the mail) the finance company is going to charge Mary \$25.00 for her bouncing a check to them. After much begging and pleading, by Mary, the situation is resolved with Mary writing and mailing another check....Problem solved, right?

Wrong.....

Three weeks later John gets the attached email from Mary:

Well I got one more category to add to the list...Finance Companies....World Omni/SE Toyota in particular... I got a notice in the mail when I got home today. They cant seem to figure out I wrote a new check for the one that was lost in the mail. Even w/ detailed notes on the whole situation that I put in the mail w/ the new check. And a copy of my stop payment...from my bank...F-----g unreal. So get this, they are turning my account on the Camry over to collections....What's a girl to do!!!! Sounds like customer service dropped the ball along the way...There closed till Monday, so of course I have to deal with it on company time...Figured u could fit this story into the

NOVEL some how...Guilty till I prove my self innocent.....But I will remain cool calm and collect.....Later Gator :0)..

It gets better,

Mary goes online and finds out that her check(the second check)has cleared through her bank 19 days ago! So, naturally, she calls the finance company. Here's the customer service,

Of course, they have no record of any of Mary's previous four or five phone calls to clear this up the first time(this is the second check,remember?)and what Mary should do is fax them a copy of her canceled check, copied on both the front side and the back side, so they can find her money.

Mary has to run home, find her canceled check, copy it on both sides, and fax them a copy.....

Wait, Mary has to take her time, to prove to the finance company, that they have all ready spent her money....

Friends, once again, we're begging people to take our money!