

William Interview

My name is William. I work with professional entertainers, musicians, and groups.

So my troubles with finances, or financial problems with this company, started with an artist I was working for whose business manager provided me with a card on his account as an authorized user.

In actual fact they had used my social security and my credit to take out a card, an account.

Maybe two years later I get contacted by the credit card company to let me know that my account was overdue, seriously overdue. I asked them what account and they explained it to me. That was my first knowledge that I held this account in my name.

This started a saga that continued for four or four and a half years.

I spoke to over a hundred and twenty counselors from this company, none of them could do anything else except tell me I had to pay the \$8,500.

My credit was ruined and I had been denied a refinancing of our house... Until I got help from the CFPB.

When I got to the website, there was a section where there was people's stories.

You can upload information, documents to the CFPB website and within 24 hours I received an acknowledgement that the CFPB was looking at the situation. And within 7 or 8 days, I got an actual letter back from the credit card company that intimated that they were apologetic about what they had been doing to me. The next day I received another letter telling me that they were removing everything adverse from my credit report.

Just to have the issue resolved and feel like there was an honest apology, that felt good. It was a solution.

In a situation for me that was seemingly endless and hopeless, the CFPB helped me to find resolution.

It's a new day.