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Ask a Question! Example: "How do I make a payment?" [Tips on Asking](#)



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**Customer Service**

• [View My Messages](#)

**View Messages**

**Date Generated Message**

**Status**

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**Subject:** Are you guys on drugs?

08/20/2003

From: Mark W Mumma

Sent

It has been 15 days since my message to you. So far no answer. You only have a few more days before I report you to the Office of the Comptroller of the Currency.

Do you want to be investigated AGAIN? Do you want to be fined AGAIN? Do you want to risk a big fat lawsuit AGAIN????

Please pull your heads out, accurately reflect my balance as ZERO and do it quickly.

My patients is GONE. Do it. Do it now.

Mark

08/05/2003

From: Mark W Mumma

Today is August 5, 2003. Yesterday marked 90 days after you cashed my settlement check thereby agreeing to my settlement contract. Here's a copy for your convenience:

<http://Providiots.com/SettlementCheck.pdf>

I told you all about this contract many many times on the phone as well as in writing:

<http://Providiots.com/ProvSettlement.pdf>

I am still waiting for you to correct my credit report to indicate that my account is "paid as agreed" & "paid in full".

Here is my letter which will be in your PO Box shortly:

<http://Providiots.com/finalletter.pdf>

NEED MORE INFO? By all means, please visit my web site:

<http://www.ProvidianFinancialSucks.com>

(continued...)

08/05/2003

From: Mark W Mumma  
(continued...)

Thank you for your immediate attention to this matter. I have reported this incident to the Office of the Comptroller of the Currency. Want to read it for yourself?

<http://Providiots.com/OCCcomplaint.pdf>

You have 30 days to clean up your mess. If you fix my credit report to indicate the accurate disposition of this account I will cease to file additional complaints with any and all concerned agencies. Make no mistake. I am COMPLETELY finished with playing around. I will have the result I desire if it comes to getting it directly from a Federal judge. You have been adequately forewarned.

Love,

Mark W. Mumma  
(Providian Victim)

06/27/2003

From: Providian  
Dear Mark Mumma:

Thank you for your recent inquiry regarding your account.

We forwarded your message to Brenda Narcisse in the Executive Office. If you have any questions regarding this matter, please contact her at (925) 738-5433 Monday through Friday, 8:00 a.m. to 5:00 p.m., Pacific Time.

Thank you for your patience.

Sincerely,

Executive Office

06/25/2003

From: Mark W Mumma  
ATTN: Brenda Narcissist

Where is the security agreement you

promised me over 2 weeks ago. Are you guys Providiots? Do you have any brains at all?

Quit smoking crack long enough to send the document I requested. Do you think you can do that? I am getting pretty impatient with you. My balance is wrong and if you report false information to ANY credit reporting agency you will regret it.

Do the right thing. Live up to your promises and SEND ME THE DAMN AGREEMENT TODAY! I am not going to ask you again. DO IT!

Hugs and Kisses,

Mark (former customer)

06/11/2003

From: Providian  
Dear Mark Mumma:

Thank you for your recent inquiry regarding your account.

We want to make sure that all of your concerns are addressed. We are currently researching this issue and will respond to you shortly.

Thank you for your patience. If you have any questions regarding this matter, please contact Brenda Narcisse in the Executive Office at (925) 738-5433 Monday through Friday, 8:00 a.m. to 5:00 p.m., Pacific Time.

Sincerely,

Executive Office

06/09/2003

From: Mark W Mumma  
I discussed the fact that I intended to send a settlement offer on the telephone. I sent the offer in writing along with a check marked "Settlement in Full".

Providian had the opportunity to either accept the offer by cashing the check or rejecting the offer by sending the check back to me. You cashed the check.

If you no longer wish to settle the account for \$290.00 please send this amount to me in the form of a cashier's check and notate my account as "disputed".

Over the last several months I have requested a copy of your security agreement bearing my signature as well as copies of any sales drafts bearing my signatures.

To date nobody has ever complied with this request.

06/09/2003

From: Providian  
Dear Mark W. Mumma,

Thank you for your recent e-mail.

Our records do not indicate any settlement offers. Please advise us to the settlement offer you are referring to.

If you have further questions or would like additional information, please e-mail us through our secure Contact Center or you may also call our Customer Service Department toll-free at 1-800-356-0011. Representatives are available to assist you 4:00 a.m. to 10:00 p.m. Pacific Time, 7 days a week.

Thank you for choosing Providian. We look forward to more opportunities to meet your financial needs.

Sincerely,

Customer Service Representative

P.S. We hope you enjoy the convenience of online account access. Keep in mind, at [www.providianonline.com](http://www.providianonline.com) you can check your balance, pay your bill, and more - - 24 hours a day!

Original Message Excluded:  
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06/06/2003

From: Mark W Mumma  
For some reason my account still shows a balance. I closed this account last month and settled the account in full. Please either update your records or refund my last payment of \$290.00.



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Secure Area

Providian National Bank MEMBER FDIC

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