

**From:** Roy Whitehead <roy.whitehead@wafd.com>

**To:** Michael Laham <mmandel2012@aol.com>; Linda Brower <linda.brower@wafd.com>

**Cc:** Brent Beardall <brent.beardall@wafd.com>; Card Dispute <carddispute@wafd.com>

**Subject:** RE:

**Date:** Mon, May 4, 2015 5:57 pm

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Can't believe he's putting us in the middle, but it's not worth a fight. Can we simply credit \$75 to his account and be done with it?

Roy

**From:** Michael Laham [<mailto:mmandel2012@aol.com>]

**Sent:** Monday, May 04, 2015 7:52 AM

**To:** Linda Brower

**Cc:** Roy Whitehead; Brent Beardall; Card Dispute

**Subject:**

To Linda Brower,

We are wondering what is happening with our credit dispute against Delta Airlines?

We sent you the details of this credit dispute, along with our attachments in the e-mail (see below) of Wednesday, April 29, 2015 at 9:58 pm (11:58 am PST) and we have not received any reply.

**Delta Airlines offered us a monetary compensation of \$75.00 and reneged on it. Therefore we are requesting that you make chargeback to our debit Visa card in the above amount to our bank account. We have already sent both you Linda Brower and Deena Wren all of the documentation proving the above.**

Sincerely Yours,

Elana and Michael Laham

E-mail: [mmandel2012@aol.com](mailto:mmandel2012@aol.com)

-----Original Message-----

From: Michael Laham [mmandel2012@aol.com](mailto:mmandel2012@aol.com)

To: linda.brower <[linda.brower@wafd.com](mailto:linda.brower@wafd.com)>

Cc: carddispute [carddispute@wafd.com](mailto:carddispute@wafd.com)

Subject: Re: Debit Card Visa Dispute – Delta Airlines

Date: Wed, Apr 29, 2015 9:58 pm

Attachments: 08 WF Credit Dispute Form.pdf (170K), 01A WF Stmt.pdf (287K), 01B Delta Flight TLV to JFK to TLV.pdf (849K), 02A Have a Complaint?.pdf (216K), 02B Auto-Reply from Delta Air Lines Customer Care (KMM44866933V25697L0KM).pdf (145K), 03A From Delta Air Lines Customer Care - Reference # 884170.pdf (187K), 03B MotivEngine.pdf (351K), 03C MotivEngine.pdf (537K), 03D MotivEngine.pdf (343K), 04A \$50 Gift Card.pdf (101K), 06B Delta Credit Voucher.pdf (163K), 07A International iTunes Gift Card.pdf (423K), 07B Question and Answers about iTunes Gift Cards | Online Delivery.pdf (407K), 06A Delta Airlines E- mail chain.pdf (252K)

To Linda Brower,

We are sending you this e-mail to bring to your attention how Washington Federal's Debit Card Dispute department via Deena Wren is mishandling another simple debit Visa card dispute.

See the attached portable document format (pdf) file '08 WF Credit Dispute Form.pdf' .

In summary, we are in a credit dispute with Delta Airlines, who took \$1,284.36 for Elana's airfare with our WF Debit Visa Card and

- (a) deliberately made her very uncomfortable for three hours out of this twelve-hour flight because her lap and her legs were soaking wet, and
- (b) offered Elana compensation for her discomfort in the form of a gift card when she complained, and
- (c) switched the form of compensation to something we cannot use – namely a travel voucher for future airfare on Delta Airlines for flights that we have no intention ever to use.

DELTA AIRLINES OFFERING US AN UN-USABLE GIFT IS OFFERING US NO COMPENSATION AT ALL.

AND DELTA AIRLINES PROMISING US A MONETARY COMPENSATION MEANS THAT DELTA AIRLINES AGREES THAT THEY OWE US ONE.

Here are the details, which we presented in our e-mail to [carddispute@wafd.com](mailto:carddispute@wafd.com) on Friday, April 24, 2015 at 6:10 pm:

While on Delta Airlines flight number DL 46 on March 16, 2015, from TLV Airport to JFK airport, which I paid for with our Washington Federal bank debit Visa card on March 11, 2015, the one and only Israeli stewardess on our flight deliberately poured water all over Elana's lap and legs. She poured water into my cup and then stepped back, one step, and continued pouring the water all over Elana. How do we know she did it on purpose?

- (a) After she did it, she told us she knew she is supposed to pour water into a cup over a cart.
- (b) After she did it, she blamed it on me by saying it was my fault for holding my cup up above my tray.
- (c) After she did it, she did not look the least bit surprised or shocked.
- (d) After she did it, she did not apologize.

We spent \$1,284.36 for Elana's airfare. See the file '01B Delta Flight TLV to JFK to TLV.pdf'. It documents that we bought this ticket. But for three hours out of this twelve-hour flight, Elana was very uncomfortable because her lap and her legs were soaking wet. Since this happened, we demanded Delta Airlines to give us some sort of monetary compensation for being physically assaulted by their airline stewardess without provocation. See the file '02A Have a Complaint?.pdf' attached to this e-mail for our complaint to Delta Airlines.

On March 31, 2015, we submitted our above complaint to Delta Airlines. The same day, Delta Airlines sent us an e-mail reply assigning a case number of 15576854 to our complaint. See the file '02B Auto-Reply from Delta Air Lines Customer Care (KMM44866933V25697L0KM).pdf' attached to this e-mail for Delta's e-mail reply.

On April 2, 2015, Delta Airlines sent us another e-mail stating that they were sorry for the above incident and promised to compensate us with a \$50.00 gift card of our choice. But when we went on line to select their \$50.00 iTunes gift card, we discovered that their website was NOT set up to send it to our international address in Israel, where we are presently staying for an indefinite period of time. See the following files attached to this e-mail:

- > '03A From Delta Air Lines Customer Care - Reference # 884170.pdf'
- > '03B MotivEngine.pdf'
- > '03C MotivEngine.pdf'
- > '03D MotivEngine.pdf'

On April 12, 2015, we sent Delta Airlines an e-mail inquiry as to how we can redeem the \$50.00 iTunes gift card we had selected. See the attached file '04A \$50 Gift Card.pdf' for our inquiry. We received no reply.

So on April 12, 2015, we called the telephone number of 1-855-551-2112, which Delta's website gives for technical assistance, and spoke to Hector to find out how to arrange to send the \$50.00 iTunes gift card to our international address in Israel. Hector told us that we must contact Delta Corporate Customer Care at 1-800-455-2720 for this matter.

So on April 13, 2015 we spoke to a Xavier at Delta Corporate Customer Care at 1-800-455-2720, who told us that such a gift card is only available for customers whose address is in the United States – something that Delta Airlines never mentioned. Afterwards, Xavier rudely hung up on us for no reason.

We called Delta Airlines technical assistance AGAIN at 1-855-551-2112 and spoke to Janell, who (a) described a "virtual (electronic) visa" as something that we could receive through e-mail and use on-line but (b) told us we had to go back to Delta Corporate Customer Care to arrange to get it. So we called Delta Customer Care AGAIN at 1-800-455-2720 and spoke to three different supervisors to resolve this matter. We spoke to Sherry, Audrey, and Byron to see if either (a) Delta Airlines website can input our address here in Israel so Delta can mail us a \$50.00 iTunes gift card, or (b) arrange to send us the "virtual (electronic) visa" that Janell at Delta Technical Support told us about, or (c) put a \$50.00 iTune gift card in an envelope and mail it to our address in Israel or (d) sent us an electronic iTunes gift card or (e) sent us a check for \$50.00. All three supervisors rudely refused to help us, and rudely hung up on us for no reason.

On April 17, 2015, Delta Airlines sent us an e-mail stating that they were offering us a \$75.00 electronic transportation credit voucher in lieu of the Delta choice gift – \$50.00 iTunes gift card – and that Elana was going to receive a voucher number to redeem it. See the attached file '06B Delta Credit Voucher.pdf'. But Elana never received any such voucher.

On April 17, 2015, Elana wrote an e-mail to Delta Airlines to inform them that we got online and discovered a website that sells electronic iTunes gift cards, internationally. Proof of this is in the attached two files '07A International purchases of US iTunes Cards | International | Instant Delivery.pdf' and '07B Question and Answers about iTunes Gift Cards | Online Delivery.pdf'. And she told Delta Airlines once AGAIN that we can NOT use their transportation credit voucher as we are not going to be traveling by airplane in the foreseeable future. Elana AGAIN requested Delta Airlines to either issue us an iTunes gift card or a cashier's check. See the e-mail chain contained in the attached file '06A Delta Airlines E-mail chain.pdf'.

We received no reply.

We are now filing a credit dispute for the \$75.00 monetary compensation that Delta Airlines promised us via their unusable transportation credit voucher for rendering us dis-services instead of services on our above mentioned flight.

Our online bank statement shows that on March 11, 2015, "DELTA AIR 00623030591" charged our debit Visa card \$1,284.36. I have a telephone number of (800) 455-2720 for Delta Corporate Customer Care. I also have the following information for the compensation that Delta Airlines offered and for the flight on which the physical assault against Elana happened:

- > Delta Case Number: 15576854
- > Gift code: ECEWZVPWG
- > Customer ID: ELaham

- > Delta Case Number: 15576854
- > Flight Date: 03/16/2015
- > Flight Number: DL0046
- > Origin City: TLV

-> Destination City: JFK  
-> Confirmation Number: GDPCOJ

See the e-mails contained in this e-mail chain, containing my e-mail correspondence with Washington Federal Credit Disputes.

And the following is the nonsensical reply that we received in an e-mail from Deena Wren of your Credit Disputes department on Wednesday, April 29, 2015 at 2:03 am:

“Dear Mr. Laham,

“Thank you for your recent dispute submission, I understand your frustration with the inability to redeem your gift card but unfortunately we cannot dispute the transaction through Visa because it was not the original transaction. The gift card was not purchased with your Washington Federal debit card it was a compensation from Delta for poor service. Since it is a compensation you will need to work back through Delta.

“Please let me know if I can assist you any further. Thank you,

**Deena Wren**

*Client Services Debit Card Dispute”*

See Deena’s e-mail immediately below this e-mail in this e-mail chain.

This reply completely misses the point. This matter with Delta is NOT about a transaction to purchase a gift card from Delta Airlines with our Debit Visa Card: this matter is about Delta Airlines promising us compensation after admitting themselves that services – namely a comfortable flight on their airline – were not rendered and then renegeing on that promise by substituting an unusable gift – namely a credit voucher for future Delta flights that we cannot use – for a gift that we can use. Since Delta Airlines refuses to honor their own commitment for compensation, we dispute the \$75.00 of compensation that Delta – not us – offered, on the transaction with which I purchased Elana’s airline ticket.

We are NOT seeking a refund for purchase of a gift card from Delta Airlines. We are seeking the compensation that Delta Airlines promised us for not rendering services.

Due to all of the above, we will consider this credit dispute resolved when we see a refund or charge back in the amount of \$75.00 to our online checking account.

We are looking forward to your reply to this matter at your earliest convenience.

Sincerely Yours,

Elana and Michael Laham  
E-mail: [mmandel2012@aol.com](mailto:mmandel2012@aol.com)

-----Original Message-----

From: Card Dispute [carddispute@wafd.com](mailto:carddispute@wafd.com)

To: 'Michael Laham' <[mmandel2012@aol.com](mailto:mmandel2012@aol.com)>; Card Dispute [carddispute@wafd.com](mailto:carddispute@wafd.com)

Sent: Wed, Apr 29, 2015 2:03 am

Subject: RE: Debit Card Visa Dispute – sending Washington Federal Credit Dispute Form

Dear Mr. Laham,

Thank you for your recent dispute submission, I understand your frustration with the inability to redeem your gift card but unfortunately we cannot dispute the transaction through Visa because it was not the original transaction. The gift card was not purchased with your Washington Federal debit card it was a compensation from Delta for poor service. Since it is a compensation you will need to work back through Delta.

Please let me know if I can assist you any further. Thank you,

**Deena Wren**

*Client Services Debit Card Dispute*



Boise Deposit Operations  
1001 W Idaho St/PO Box 1460, Boise, ID 98101  
Office: 208-338-7342  
Fax: 208-338-7374  
Email: [deena.wren@wafd.com](mailto:deena.wren@wafd.com)  
Group: [carddispute@wafd.com](mailto:carddispute@wafd.com)



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#### Attached Message

From Michael Laham [mmandel2012@aol.com](mailto:mmandel2012@aol.com)

To Card Dispute [carddispute@wafd.com](mailto:carddispute@wafd.com)

Subject Re: Debit Card Visa Dispute – sending Washington Federal Credit Dispute Form

Date Fri, 24 Apr 2015 15:42:24 +0000

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Forgot to send Washington Federal Credit Dispute Form. Sent with this e-mail as attachment 08.

-----Original Message-----

From: Michael Laham <[mmandel2012@aol.com](mailto:mmandel2012@aol.com)>

To: carddispute <[carddisputes@wafd.com](mailto:carddisputes@wafd.com)>

Sent: Fri, Apr 24, 2015 6:29 pm

Subject: Re: Debit Card Visa Dispute – Delta Airlines additional attachment re-send

Re-sending attachment 07A. Having difficulty getting a openable copy of it to you.

-----Original Message-----

From: Michael Laham <[mmandel2012@aol.com](mailto:mmandel2012@aol.com)>

To: carddispute <[carddispute@wafd.com](mailto:carddispute@wafd.com)>

Sent: Fri, Apr 24, 2015 6:19 pm

Subject: Re: Debit Card Visa Dispute – Delta Airlines additional attachment

Re-sending attachment 07A.

-----Original Message-----

From: Michael Laham <[mmandel2012@aol.com](mailto:mmandel2012@aol.com)>

To: carddispute <[carddispute@wafd.com](mailto:carddispute@wafd.com)>

Sent: Fri, Apr 24, 2015 6:10 pm

Subject: Debit Card Visa Dispute – Delta Airlines

Attachments: 01A WF Stmt.pdf (287K), 01B Delta Flight TLV to JFK to TLV.pdf (849K), 02A Have a Complaint?.pdf (216K), 02B Auto-Reply from Delta Air Lines Customer Care (KMM44866933V25697L0KM).pdf (145K), 03A From Delta Air Lines Customer Care - Reference # 884170.pdf (187K), 03B MotivEngine.pdf (351K), 03C MotivEngine.pdf (537K), 03D MotivEngine.pdf (343K), 04A \$50 Gift Card.pdf (101K), 06B Delta Credit Voucher.pdf (163K), 07A International iTunes Gift Card.pdf (423K), 07B Question and Answers about iTunes Gift Cards | Online Delivery.pdf (407K), 06A Delta Airlines E- mail chain.pdf (252K)

To the debit Visa Card Dispute Department of Washington Federal Bank:

We are sending this e-mail to the debit Visa Card Dispute Department to report a credit dispute with Delta Airlines.

While on Delta Airlines flight number DL 46 on March 16, 2015, from TLV Airport to JFK airport, which I paid for with our Washington Federal bank debit Visa card on March 11, 2015, the one and only Israeli stewardess on our flight deliberately poured water all over Elana's lap and legs. She poured water into my cup and then stepped back, one step, and continued pouring the water all over Elana. How do we know she did it on purpose? After she did it, she told us she knew she is supposed to pour water into a cup over a cart. After she did it, she blamed it on me by saying it was my fault for holding my cup up above my tray. After she did it, she did not look the least bit surprised or shocked. After she did it, she did not apologize.

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DELTA AIRLINES OFFERING US AN UN-USABLE GIFT IS OFFERING US NO COMPENSATION AT ALL.

DELTA AIRLINES PROMISING US A MONETARY COMPENSATION MEANS THAT DELTA AIRLINES AGREES THAT THEY OWE US ONE.

Our online bank statement shows that on March 11, 2015, "DELTA AIR 00623030591" charged our debit Visa card

\$1,284.36. I have a telephone number of (800) 455-2720 for Delta Corporate Customer Care. I also have the following information for the compensation that Delta Airlines offered and for the flight on which the physical assault against Elana happened:

-> Delta Case Number: 15576854

-> Gift code: ECEWZVPWG

-> Customer ID: ELaham

-> Delta Case Number: 15576854

-> Flight Date: 03/16/2015

-> Flight Number: DL0046

-> Origin City: TLV

-> Destination City: JFK

-> Confirmation Number: GDPCOJ

Please let us know if there is anything else you require in order to process this debit Visa card dispute claim of \$75.00 against Delta Airlines.

Also please send us verification that you have received this e-mail.

Sincerely Yours,

Elana and Michael Laham

E-mail: [mlandel2012@aol.com](mailto:mlandel2012@aol.com)