

From: Linda Brower <linda.brower@wafd.com>
To: Michael Laham <mlandel2012@aol.com>
Cc: Brent Beardall <brent.beardall@wafd.com>
Subject: RE: responding to your email
Date: Fri, Nov 14, 2014 12:29 am

Mr. Laham,

Thank you for sending us your concerns regarding your Debit Card transaction dispute that you fully described in your email today. I am responding to your email on behalf of Roy Whitehead, Brent Beardall and of course myself.

I am the Chief Admin Officer for Washington Federal with oversight responsibilities that include our Debit Card services. After reviewing all of the documents that you provided, I have processed today a deposit to your Washington Federal account in the amount of **\$164.38** as requested. I am sorry we failed to meet your expectations regarding the resolution of your Debit Card transaction dispute.

Debit Cards function very much like a writing a check but are processed much faster. When you use your debit card, payment from your account is authorized immediately and is transferred electronically to your service provider as soon as they submit the request for payment by scanning your Debit Card. This is very different than using a credit card, where the merchant or service provider submits a request for payment without debiting your primary checking account. Instead you have the opportunity to review your charges before payment is rendered which allows VISA to dispute any charges back to the provider before you pay any funds to the credit card company.

Debit Card disputes are processed after the cash has already been sent to your service provider. Regardless we should have responded with more detail when you submitted your dispute request. And, we will pursue settlement with the dentist separate from the credit we have processed to your account today.

Again, thank you for taking the time to bring this issue to my attention. We appreciate your confidence in banking with Washington Federal and we will strive to keep you as a customer with improved service levels that meet your expectations.

Thank you for banking with Washington Federal.

Sincerely,

Linda Brower

Linda Brower

Executive Vice President

Chief Administrative Officer

Washington Federal.
invested here.

425 Pike Street, Seattle, WA 98101

Office: 206-777-8291

Fax: 206-654-9404

Confidentiality Notice: This email and its attachments are confidential. If you received this email in error, please notify the sender and delete immediately.

From: Michael Laham [<mailto:mlandel2012@aol.com>]

Sent: Thursday, November 13, 2014 12:05 PM

To: Roy Whitehead

Cc: Brent Beardall; Linda Brower

Subject:

Mr. Roy M. Whitehead,

Chairman, President, and Chief Executive Officer (CEO)

Washington Federal

425 Pike Street

Seattle, WA 98101

Telephone: (206) 204-3446

E-mail: roy.whitehead@wafd.com

To Mr. Roy M. Whitehead:

We are sending you this e-mail to bring to your attention how Washington Federal's Debit Card Dispute department grossly mishandled our simple debit Visa card dispute.

On 10/29/14 we went to see dentist Gary Blackstien regarding pain in my wife's tooth. Gary Blackstien inserted a Composite filling into my wife's tooth. But afterwards, her tooth continued to ache as if no dental work had been performed on it.

On 10/30/14, a charge showed up on our on-line banking statement from a "GERY SLDON BLKSTIN" (dentist Gary Blackstien) in the amount of \$164.38.

On 11/6/14 we sent an e-mail(s) to the card disputes department of Washington Federal Bank letting them know that we were in a credit dispute with dentist Gary Blackstien due to the fact that no services were rendered.

[Please see e-mail dated 11/6/2014 and its 12 attachments].

On 11/10/14, we received an e-mail reply from a Deena Wren, of Washington Federal's Debit Card Dispute department regarding our credit dispute. She stated verbatim that, "The transaction was authorized by you and services were rendered".

[Please see attachment Deena Wren's e-mail dated 11/10/2014 to us].

Her conclusion is completely NONSENSICAL and totally ABSURD. Apparently Deena Wren NEVER EVER READ ANY OF THE SUPPORTING DOCUMENTS WE SENT HER REGARDING OUR CREDIT DISPUTE. If she had, she woulda, shoulda, coulda known that services were NOT rendered and a refund is owed to us for the NO-BRAINER following reasons:

1. **The dentist**, Gary Blackstien, **stated in writing** in his own e-mail to us **that he is going to REFUND our money**. [See attached e-mail dated 10/30/2014 from Gary Blackstien]. The only reason we filed a credit dispute is because Gary Blackstien did NOT give us the refund as he promised he was going to.

[Please see the 12 attachments we sent with our e-mail to the card disputes department].

2. We had to **PAY another dentist** named Omri Nabriski **to resolve the issue** of my wife's toothache. Omri Nabriski had to remove Gary Blackstien's Composite filling since it was not bonded properly to my wife's tooth and put a new Composite filling into my wife's tooth in order to alleviate the pain in my wife's tooth. Why woulda, shoulda, coulda we pay a second dentist to re-do a Composite filling if the first dentist had done the Composite filling correctly?

[Please see the attached e-mail, my wife, Elana Laham, sent to dentist Philip Kaplan, whom Omri Nabriski works for, dated 11/02/2014].

[Please see the attached bills dated 11/03/2014 and 11/11/2014 from dentist Omri Nabriski].

The charges for these two bills show up on our on-line banking statement as charges from "DR. PHILIP KAPLAN" for

\$52.94 on 11/05/2014 and for \$28.95 on 11/13/2014.

In addition, apparently, Deena Wren acted on her OWN – without any coordination with the Visa card company, and made her decision very HASTILY – within three days.

Doesn't Washington Federal Bank forward credit disputes to the Visa card company to investigate and evaluate them like other banks do? We were in a credit dispute once before. The process took three months. The bank acted as a liaison and forwarded all of our documentation to the Visa card company. Then the Visa card company decided which action to take on our behalf. After that, the Visa card company forwarded its conclusion regarding our credit dispute to the bank.

Also, Deena Wren made the erroneous claim that, just because we authorized the merchant to use our debit Visa Card number, services were rendered. Regarding making a credit dispute, the Washington Federal Bank Cardholder Statement of Disputed Transaction form contains the option to dispute a transaction since “**Services were not rendered**”.

We sent another e-mail to Deena Wren concerning the above, but **she never replied**.

[Please see our e-mail to Deena Wren dated 11/11/2014].

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 \$164.38 to our online checking account.

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

Sincerely,

Michael Laham and Elana Laham