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WMU ScholarWorks Citation

Haenicke, Diether, "Don't forget to read the fine print before searching for customer service" (2009). *WMU President Diether Haenicke*. 1.

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Don't forget to read the fine print before searching for customer service

*By Diether Haenicke
August 05, 2009*

My big bank has merged with a bigger bank to create one of the biggest banks in the country. A few weeks later the mail delivers a handsomely printed and voluminous manual which on many pages and in fine print advises me about the modus operandi of the newly created mega-bank.

Next I receive my monthly statement. It arranges the accounting differently, but I can adjust, I think. However, I notice a new charge. From now on, it will cost me \$1.50 to carry overdraft protection, a previously free and never used service. I resent the new charges creep which many banks have initiated; so I pick up the phone intent on canceling this service.

The 800 number on the statement lets me make the call without a charge. How generous! Wait until they charge for this, I think. The phone rings, and an automated answering machine responds. I truly prefer to talk to a real person, but am advised that "in order to increase our service level" the bank will let me choose from a "menu" of services, eight of them. Listening to a machine is improved service? I doubt it but listen patiently to all eight options which include information about my account balances, my mortgage payments, my latest withdrawals, deposits and the like.

However after a time-consuming recital of my eight options, I don't find one that lets me cancel a service charge. But wait. After a long pause after option eight during which the bank obviously expects the consumer to quickly select one of the "services," a ninth option is hesitatingly offered. "If you want to talk to one of our customer representatives, press nine." Eureka! I found it. Excitedly I press nine. Classical music begins to bathe my ear.

After some "easy listening" a friendly voice advises me that "all our customer representatives are busy at this time" but that my call will be answered in the order it was received. How long will that be? I don't know, but it does not sound encouraging. We return to classical music, a coda by Bach, then a little Mozart. At least these guys have taste. A half a movement later the voice reappears, a little more resolute this time. ("Is that pest still holding the line?" he seems to think.) All customer representatives are still busy, I am informed, so why don't I reconsider the menu offered to me initially?

The whole menu is read to me again. But I won't give in. In order to cancel a service I have to talk to a person. So I stubbornly select nine again. Some Vivaldi follows. From the Four Seasons this time. Is that a hint how long it will take?

But luck smiles on me. Suddenly, out of the blue, a human voice is speaking to me. I want to sing Handel's Hallelujah. But I know better and grasp my opportunity. I recite my account number, my social security number, my address, my pin-number and am finally allowed to state my case.

Yes, the friendly voice assures me, the charge is new but it was explained in the voluminous manual mailed to me weeks ago. Didn't I read it? I admit: I must be the only one in town who did not spend an hour after receipt studying the fine print. How negligent of me! I apologize. But, I beg, help me with my problem. No more Mozart, please!

Sweetly but firmly I am told that cancellations of the kind I have in mind can only be handled in person at the appropriate branch office. I understand. New charges can be made by informing me by mail; for a cancellation I must make a personal appearance.

I thank the innocent clerk who relates what the bank defines as its proper *modus operandi*. But I feel like reciting my own little menu of options, beginning with: "If you want to switch to another bank, press one." However, I don't press one; I'll stay with the bank. But the bank's "increased service level" leaves me slightly depressed. I reach for the CDs and listen to my darkest Wagner.

This column was first published Jan. 6, 1999 in the Kalamazoo Gazette mlive.com/kalamazoo