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Comments:

1) The webpages for several banks can be confusing, Citibank in this case. For example, we had moved and I accidentally bounced a check when I paid online from my old checking account (I selected the wrong account in the payment option area). I did not receive the notice from the bank at our new address, yet the statement summary page still showed I had made the payment even though the statement page deeper in the website indicated that the payment was not valid. To make matters worse, they disconnected my ability to pay online because of the bounced check AND would not take payment over the phone from a different checking account. I had time to correct it, but there was nothing I could do. This caused my rate to go up to over 30%. I have a 20+ year history of always making my payments with this card, yet they still slammed me. This is not about managing risk, but about fleecing the public. Thank you I have other complaints, but this one of the most grievous.