A Credit-Card Billing Error Needs Its Own Notice - working notes

One situation. Clear facts. An honest next step.

This guidance concerns U.S. consumer credit-card accounts. Contact the card issuer promptly and follow its written billing-error notice instructions. CFPB says to send the notice no later than 60 days after the issuer sent the first statement showing the error.

Hypothetical example: An account holder reports a possible duplicate purchase entry and follows the written-notice instructions while separately attending to correct charges. Correction remains unverified until the issuer responds.

01 Name the statement error you can explain

Describe the exact credit-card statement error privately.

Generic error description

Supporting record location kept private

First affected statement identified

02 Use the billing-error address and timing

Find the first affected statement and written-notice instructions.

Statement sending date checked

Billing-notice route verified

Applicable notice timing

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03 Keep correct charges and pending questions visible

Complete the relevant notice while tracking correct charges.

Notice sent or pending

Undisputed-payment task

Follow-up instruction

04 Read the answer against the original question

Compare the issuer's actual response with the reported error.

Response status

Original question answered or open

Next required action