

**Editors:** This column should contain about 1459 words.

**From The DealsGuy For February 2010 by Bob (The Cheapskate) Click, Greater Orlando Computer Users Group**

Our bank, Washington Mutual, was recently taken over by Chase via the FDIC. Our checking and a small savings account were with them, and a Home Equity Loan of just a few thousand. Although our original purpose for the HEL fell through, we had eventually borrowed a small amount for home improvements. We opened the HEL three years ago and have never been late or missed a payment. We usually pay a substantial amount on the principal as well as the monthly interest, but on a few occasions, we only paid the monthly interest, which you can do on a HEL. Shortly after Chase took over, we received a letter from them with two forms they wanted signed to enable them to get copies of our IRS returns for the last two years. They also demanded that we furnish them proof of our income.

I was appalled at the intensity of their demand and decided to ignore it; after all, our record is unblemished, and our FICO score is over 800 and we weren't asking for more money, so I didn't feel we were doing anything wrong? I expected to hear from them by phone, but instead, the next month brought a letter demanding we pay the loan off and there would be no financial penalty for early payment. I also ignored that one. I guess I could have paid it off, but paying money back to your savings does not always happen as planned, so I'm just continuing to pay on the loan, wondering what their next move will be. Am I some kind of criminal?

They then discontinued our credit line, which really doesn't matter to me. Now they're hitting us with extra fees for each payment, called "back dating fees." I've tried complaining to a couple of state agencies, but neither office has responded. My feeling is, beware of dealing with Chase. We're changing our checking to another bank, and since our utilities are automatically withdrawn, we're communicating with them to change bank accounts. The utilities tell me many of their customers are also complaining about Chase.

**\*Interesting Reading**

Everyone is interested in Flash Memory technology these days, but few end users really understand what it's all about. Information Week had an interesting article that explains some of how it works along with the shortcomings, and what the future might bring. This article might fill in some blanks, but it's written for IT people so read it carefully. Sorry for the long URL, but some readers dislike tinyurls. They tell me they want to know where they're going when they click a URL.

<http://www.informationweek.com/news/storage/systems/showArticle.jhtml?articleID=219501231&queryText=Howard%20Marks>

Another interesting article in IW is about "The Internet of Things"; keeping track of all kinds of things, using RFID tags, and other types of information tags. It covers different topics and problems not covered in the RFID article I gave you recently, and might give you something to think about.

<http://analytics.informationweek.com/abstract/25/1343/Virtualization/monitoring-technology-creates-internet-of-things.html>.

**\*Oops, Nobody Home**

In my November DealsGuy column, I wrote about an interesting 3D address book with a discount. Two of my readers have told me they tried to order it, but were unable to do so, or even get a response to e-mail. We both tried to contact the PR person that I coordinated it with, but to no avail. They don't seem to respond at all and I have no idea why. I have that problem a lot with vendors who send out announcements for a new product, but when that happens I don't usually use that item, but in this case, I had several communications with the person and she assured me everything would work fine. I guess those things happen, but I can't help but feel bad. I'm still trying to contact them.