

**This victory letter from Barclays Bank is simple and straightforward. The DCS dispute letter does not ask the bank to no longer contact the customer. It simply demands no further telephonic communication.**

AB 01 001970 14880 B 6 C  
R B  
Los Angeles CA 90042-2767

August 19, 2015

Account Ending In 0.

Dear R B,

We have received your request to no longer contact you regarding your Barclaycard Rewards MasterCard\*. We have updated our records to reflect this request. Collections Operations will no longer contact you, but you may still receive correspondence and information on your Barclaycard Rewards MasterCard\* account.

If you have any questions, concerns, or if there was an error of our understanding of your request, please call us toll-free at 1-866-408-4070. Our Account Managers are available Monday through Saturday 8 am to 12 am Eastern Time.

Sincerely,

Collections Operations

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20006.

**But you can see above that it says “we have received your request to no longer contact you”. See how they twist things? Instead, the DCS dispute letter challenged Barclays to prove that Barclays actually loaned money out of their accounts. They can’t do that. They’re caught. So all they can say is, “We have updated our records to reflect this request.” Wonderful! Very nice and polite. It’s their tacit way of saying, “Yeah, you caught us. Okay, we surrender.” They don’t want to pursue an impossible argument and stir up unnecessary publicity.**