

San Francisco, CA

March 15, 2003

S. Larson
Customer Service Center
P.O. Box 45218
Jacksonville, FL 32232-5218

Dear S. Larson:

I am writing with regard to your letter of March 10, with which you send your regrets about my irremovable late fee and three suggestions for avoiding these penalties in the future.

Let me begin with an apology. Custom dictates that I address this letter to “Mr.” or “Ms.” Larson. Your own letter is signed with a simple and ambiguous “S.Larson/ Customer Service,” a subscription that evades my efforts at reading your gender. Of course, I respect your right to privacy, and in fact welcome this new form of business correspondence, which conveniently pushes aside the matter of gender prejudice by effacing the supposed distinctions upon which such discrimination is based. For this innovation in the form, I thank you.¹

Although I find your authorial strategy to be commendable, I must tell you that the message of your letter is condescending. It presents a fine example of the thoughtlessness fostered by the vast corporate culture of consumer credit. Your claim to “regret” your² inability to remove the late fee strikes me as disingenuous. You might chalk this up merely to a distrust of huge credit-card companies, but you would be incorrect. In fact, the rest of your letter belies your attempts at emotional outreach. Your simple explanation of the late fee – “A late fee is added when at least the minimum amount due is not received by the payment due date” – insults my intelligence, and shows an utter ignorance about the customer you claim to be so interested in instructing. Indeed, if you were to spend

¹ Let me briefly note, however, that this innovation is not as innovative as it might at first seem. Eighteenth-century Anglo-American letter-writers, for example, made much of the potential anonymity of the letter, of the distance between the letter itself and the letter writer. For an outstanding and extended exploration of this tension, see Samuel Richardson’s magisterial epistolary novel, *Clarissa; or the History of a Young Lady* (1747-48).

² “Your” here is oddly plural, as you note that “we are unable to remove the late fee.” Coupled with your hidden Christian name, this “we” suggests a major problem: *you* may “regret” your own powerlessness to help me extricate myself from this predicament, but that personal impotence stands in problematic relation to the corporate “we,” which remains both impersonal and discomfitingly intrusive in the emotional economy established by *your* regret. In reading the letter, one wonders: have *they* forced you to collapse your first name into the initial “S.,” thereby exploiting your material presence as a worker in (and therefore convenient human representative of) the enormous AT&T Universal Card structure? If this is the case (which the strangely printed script “signature” suggests, as well), then just what happens to *you*, the individual “S. Larson,” who both resists the corporate erosion of sentiment (as we see in the double valence of “regret,” which is both personal and impersonal, both literal and figurative) and who capitulates at every moment in the brief letter?

even a moment looking over my account information, you'd note that I am both a longtime customer, and a relatively sophisticated shopper: clearly not the kind of customer who needs inane explanations of terms like "late fee." Moreover, your bizarre gesture toward friendly (maternal?) outreach in the second paragraph is troubling: "To avoid being charged a late fee, we'd like to share a few simple but important guidelines that have helped other cardmembers." First, this sentence has a major subject-verb-agreement problem. I assume from the context that *you* want to "help" *me* avoid late fees, but the sentence tells me that you want to avoid late fees *yourself*. Only a basic knowledge of standard English grammar is necessary to see that this sentence literally means, "We'd like to share a few guidelines so that we are not charged a late fee." This is in some ways a superficial matter, but it is one that a moment of proofreading (or a paid editor) could resolve.

Second, and more importantly, your assertion that you want to "share" something with me returns us to this quasi-emotional language, in which you presumably *care* about my well-being. I would assert that, on the contrary, you care little about my well-being. Indeed, your suggestions are both ridiculously basic *and* irrelevant to the actual cause of my late fees. As you'll note, my account records show that the problem was with the online-billing mechanism. It was not related to 1) the post office, 2) the script on my checks, or 3) an interest in paying in full over partial payment. Your bureaucratic oversight gives the lie to the language of "care." It is a revealing commentary on our capitalistic sensibilities that AT&T Universal Card would consider this impersonal letter a form of "sharing." You'll forgive me if I do not thank you for the gift.

Finally, let me just note the irony of your closing the letter with "Sincerely." On the one hand, this is custom. On the other, there are moments when custom is entirely inappropriate. In this case, it is hard to find sincerity in a correspondent who deploys the language of interpersonal "care" in the service of Citibank. I hope you some success in sorting out the differences between emotion and corporate banking in the other aspects of your life.

Sincerely,

Matthew C. Garrett

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