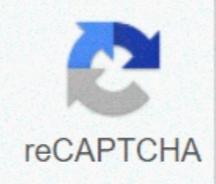




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Pottery barn credit card customer service phone number

These days, much of what you need to do with your credit card can be done online or through your credit card issuer's smartphone app. You can check your account balance and available credit, make or check a payment status, or even request a higher credit limit. While your online gives you a lot of control over your account, there are sometimes you need to talk to a live customer service representative over the phone. Contacting your credit card's customer service allows you to get answers to your questions in real time over the phone. Be sure to call using the number on the back of your credit card or from the credit card issuer's website. You should never drag your feet with a missing credit card. The sooner you inform your credit card issuer, the less liability you will have for any charges made to your credit card. Sign in to your account to get the credit card customer service number and then call them. The customer service agent will verify the last transactions you remember to make and then deactivate your credit card and send you another one. There are a number of reasons why your credit card might be declined. Sometimes transactions are rejected as a precaution against fraud because you do not have enough credit available for purchase, or the merchant's credit card processing system does not work properly. Calling your credit card customer service is the best way to find out why your credit card is declined and to clear up the issue. Most credit cards come with zero responsibility for fraud, which means you are not responsible for fraudulent charges made to your account. You are also legally protected from any fraudulent charges made using your credit card number while your card is in your possession. Contact your credit card issuer for fraudulent charges to be removed from your account. You may need to receive a new credit card to protect your account from future unauthorized charges. Before taking an international trip, contact your credit card issuer to let them know where you plan to go and the dates you will be there. This ensures that none of your transactions are marked as fraudulent. Making the call before you travel will be beneficial in case you do not have a good phone reception in the area you are traveling in. As long as you have your credit card customer service over the phone, verify that your credit card works where you are traveling. Take some cash or local currency with you to cover you in places that don't accept credit cards. When you check the your credit card account, something you should do at least once a month, you verify that your recent payments have been successfully applied to your account. If your payment has settled your bank but is not on your credit card statement, tell your credit card issuer. This is especially important if you've had a late payment applied to your account due to payment. Your credit card issuer may investigate, investigate, reverse the late fee and any interest resulting from the mis-applied payment. In times of financial trouble, many people want to hide from their accounts. But dodging your credit card issuer is one of the worst things you can do. Your credit card issuer may have options that may reduce your payment or push your due date in the future. If a phone call saves you up to \$38 in late fees, it's worth it. In addition, calling your credit card issuer may allow you to avoid having a late payment status added to your credit report. If you decide you no longer want to have your credit card, perhaps because you are reducing the size of your credit card collection or your credit card no longer has favorable terms, call your credit card customer service to let them know you are closing your account. While you have customer service on your phone, you can make any final payment to make sure your balance is fully paid. You can track your phone call with a letter confirming that you requested the closure of your account. All that remains to be done is to review your final credit card statements to confirm that you have a zero balance. Balance.

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