Dear Faceless Corporate Entity,

Thank you for the offer of your ______________________________ credit card. Please do me the favor of

- ____ buggering off.
- ____ jumping in the nearest lake.
- ____ offering me a credit card that doesn't suck.

I must refuse the credit card you offered because

- ____ you lied about "no annual fee". Only the most math-impaired retard would not realize that 12 months of a monthly fee is a yearly fee. Your offer insulted my intelligence.
- ____ your interest rate is about as competetive as an 80-year-old grandmother on the defensive line of a SuperBowl team.
- ____ considering the the current economic trends, variable interest rates are for shortsighted morons.
- ____ your card has no grace period.
- ____ you attempted a bait&switch.
  - ____ Your card starts with one interest rate, then changes to another.
  - ____ Your offer expounds upon the wonders of a gold/platinum/titanium/plutonium card, but in fine print I find I'm only eligible for a normal card. You fail to detail the wonders of your normal card.

Feel free to offer me a different card or quit filling my mailbox with pointlessly murdered trees.

Cynically

Robert Forsman