



Conversation Guide: Residual Interest

Acknowledge and show appreciation:

“I would like to first thank you for this generous payment of \$___ that we received on MM/DD. I definitely understand that you did not expect this charge since you already processed a full payment. I'll be reviewing your account to check what the interest is for.

Review the account and gather the necessary details.

Pull up the second to the last statement that was generated. Take note of the date when the cycle had closed and the statement balance listed. Also take note of the date the full payment was received. These are the details you need to explain the context behind why they were still charged interest.

1	2	3 Statement closes with a \$1000 balance.	4 ★	5	6	7
				Interest is still accruing since statement balance has		
8	9	10	11 Payment of \$1000 made. Interest stops accruing.	12	13	14
not been paid in full.						
15	16	17	18	19	20	21