Problems and Problem Cases

1. In December 1999, Wilson applied for a Citibank credit card and signed an acceptance certificate in which she agreed to be bound by the terms and conditions of the credit card agreement. Citibank then issued a credit card to her, which Wilson began using. In July 2001, Citibank mailed Wilson her credit card statement, which informed her that it was modifying the terms of the original agreement. This revised agreement was enclosed with the credit card statement. After the July 2001 statement was made to her, Wilson continued using her credit card and made monthly payments on her account balance. Wilson made her last payment to Citibank in March 2002 and failed to make payments thereafter. Citibank then filed suit against her to collect her overdue balance, which was $12,272.84. In this action, Citibank attempted to enforce the revised agreement rather than the original agreement. Wilson argued that she never accepted the revised agreement. Is this a good argument?