From: "Alexandra Murphy" <Alexandra.Murphy@Manatron.com> on 10/01/2007 03:40:02 PM

**Subject:** Truth in Lending

This email is being sent in support of improving credit card regulations. Universal default, arbitrary raising of rates, misleading "fixed" rates should all be considered illegal.

The methods that credit card issues run their business with are heinous and they must be reigned in. Please help protect the public by putting regulatory practices in effect for credit card companies and banks.

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