

*Lloyd E. Amburgey*

2009S. Osceola Avenue  
Orlando, Fl 32806-4036  
Phone (407) 425-5349  
Lloydorlan@aol.com

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Docket Number R-1286

Dear Ms. Johnson,

*I would like to comment about the dubious actions of my credit card company. AT&T Credit Card Company (CardMember Services) has a bad habit of accepting a final payment to close the account and after several months start the monthly billing process over with the maximum limit even though you have not charged an item or re-opened the account. After you send the company the final payment receipt they will stop billing for several months. The next monthly statement will show a over the limit charge and a past due amount of several hundred dollars. I have requested records from this company with no results but plenty of phone calls and past due notices.*

*Citi Credit Card will make several phone calls a day requesting a payment by phone. If you make a payment by telephone they will add an extra cost of \$9.00 and this charge is not explained until after you receive your next monthly statement. Citi Credit Card Company will call and try to collect a payment for a different company. All payment request are for a check number and routing number by phone.*

*Interest charge have been set by the government at 30% and the credit card company will charge 29.99 %. That is not illegal in Florida.*

*Several credit card company's will call using an 1-888-888-8888 number but will not disclose the company's name until you give them your personnel information. Other callers will use a "unknown name/unknown number" and request your name etc. Before they tell you the credit card company name.*

*The federal Government granted these company's the right to conduct there business in a illegal manner with the high interest rates and the right to numerous phone call between 8a/m and 9p/m. Is it too late to change the*

*rules now? Credit card company's lobbyist are too strong to allow a change in the laws at this late date. Now that a credit card is required for almost every purchase including rental cars, air line tickets and motel reservations the credit card company's have the upper hand.*

*Sincerely,*

*Lloyd E. Amburgey*

A handwritten signature in cursive script that reads "Lloyd E. Amburgey". The signature is written in dark ink and is positioned below the typed name.