

From: JOAN MC BRIDE <jbmcbride@optonline.net> on 07/04/2007 01:05:01 PM

Subject: Truth in Lending

The proposed changes are good but they do not go far enough!

Why should they be allowed to raise interest on all your cards - by all companies - when you make one late payment on just one card?

Why do you allow them to charge such a high rate of interest? Isn't that usuary?

Joan McBride