From: "Marianne Kirkpatrick" <mkirkpatrick@routtcatholic.com> on 10/01/2007 11:30:03 AM

Subject: Truth in Lending

To Whom It May Concern:

I wish to advocate for major reform federally for issuers of credit cards from banks, in particular, Capital One, Bank of America, and Citi Cards, for using deception practices that have cost me thousands of dollars in fees and exorbitant interest!

Credit cards should be policed and regulated to protect consumers from these thieves in sheep's clothing. This business is fraught with corruption, greed, and deception. It's time for the government to put an end to these practices once and for all.

Signed,

Marianne Kirkpatrick New Berlin, Illinois