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**Subject:** Truth in Lending

CREDIT CARD REFORM.

Congratulations on attempting to reform the credit card companies.

I have a top level credit score, 800 plus, I have never had a problem with payments or any credit card company. However the methods employed by the companies to adjust rates and charges, to take advantage of misfortune, to increase profits to gouge the poor and unfortunate, need to be reviewed. The ability to increase percentage rates while imposing penalties due to a mistake, illness or an unusual event should be reviewed and controlled.

The problems of the current economy places too many at risk of these penalties. The resultant cash flow effects may jeopardize cars, homes and peoples futures.

This area requires prompt attention.

Bernard Nieman