

**From:** "Vickie Harry" <vickie@ronsonet.com> on 08/27/2008 04:20:01 PM

**Subject:** Truth in Lending - Version 2

Something needs to be done. I have a card that I have had for 6 years with a 7.99 rate. All of a sudden, they upped the rate to 35.99%!!!!!!!!!!!!!!!!!!!!!!!!!!!!!! I have good credit and have never been late with them (Advanta) & they gave me the run around with no valid reason why my rate had gone up. After talking to 3 "Supervisors", I was advised that all I could do was to close the account and payoff the balance with the current rate.....Unbelievable!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!