

From: "WBush" <wbush@roadlynx.net> on 01/17/2005 08:46:42 PM

Subject: Truth in Lending

To whom this concerns:

Please change the current practice of credit card companies of only showing the "Schumer Box" highlights of the terms and conditions of the credit card agreement only when being solicited, to be included when approved.

Please consider eliminating the "universal default clause" in the agreements that enables credit card companies to increase the interest rate even if a payment is late on a non- related debt that you have incurred elsewhere.

Thank You,

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