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Subject: Truth in Lending

Credit card rates have gotten away with just about everything you can think of. My credit card rate got raised for no reason at all, and I have had this credit card company for 10 years and never late on payments. I always paid more on my account then required. Don't you think they should have to pay back some of these fees that they over-charged the consumers? You can bet they don't, and with the housing problem going on the Fed's won't make waves. It has taken too long for them to step-in and takes care of this problem, but then again who gets the kick-back? The old saying "What goes around, comes around", will find its way back home.

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