

**From:** "Frank" <franks-email@charter.net> on 10/01/2007 01:40:03 PM

**Subject:** Truth in Lending

I support this bill and want to see credit card companies be more open and honest with the consumer. They need clearer bills and universal default needs to be eliminated along with double cycle billing. It is time credit card companies are regulated better to prevent unexpected interest rate increases before the consumer has a chance to pay off the card or transfer to another card.

Sincerely,

Frank Withrow

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