

**From:** "Laidlaw, George" <glaidlaw@hilcoind.com> on 10/01/2007 11:55:04 AM

**Subject:** Truth in Lending

I think your credit limit should be your limit, not an arbitrary number. Any charge which exceeds your limit should be denied. The issuer will okay the charge, then charge you a fee for exceeding the credit limit and raise your rate. This is an unfair practice, in my opinion.

George F. Laidlaw