

From: "joyce" <jpajak@samshockaday.com> on 10/01/2007 11:55:04 AM

Subject: Truth in Lending

I really would like to voice my opinion on the fees that are charged on credit cards. First of all, if you have one that has an annual fee there's one fee. Then my experience has been that if I call my payment in ON the day it is due, but not at the right time of day then I'm charged between \$29 & \$39 for a payment that might be two minutes after their time! This is ridiculous and should be done away with. Then the fee for the phoned in payments for some companies are \$10 -\$15 to make the phone payment! I am very astitute to paying my bills on time, but there are occasions when I might be out of town when a bill is due and *I call and make a payment and the fees are more than my payment! It's never ending! So how are we as average hard-working americans suppose to get these credit card debts paid off when we are all being Bombarded by fees!!!!*