

From: "John St. Thomas (jstthoma)" <jstthoma@cisco.com> on 10/01/2007 02:05:09 PM

Subject: Truth in Lending

RE: Truth in Lending Changes,

I urge the Federal Reserve in the strongest possible terms to make the following changes to regulation Z:

-Fixed credit card rates should mean fixed for a guaranteed period time. If there isn't a guaranteed minimum period of time the lender must provide 45 days written notice of the pending changes.

-All potential reasons for card rates being raised should be spelled out in regular size font on the credit card applications.

-All rates and charges for different types of transactions should be clearly displayed on front of the monthly statement.

Thank you.

John St. Thomas
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