From: Karin Wakefield <thewakester@yahoo.com> on 10/09/2007 06:30:01 PM

Subject: Truth in Lending

To all concerned:

I am writing in support of Regulation Z: Docket No. R-1286, truth in disclosure regarding credit cards. It is inexcusable that credit card companies, e.g., Capitol One, can advise consumers that their rate will be "fixed," but then change the rate without having advising the consumer up front at the initial solicitation.

Thank you for your kind consideration of this support email.

Karin Wakefield

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