

**From:** Michael DeChristoforo

**Subject:** Truth in Lending

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Comments:

@@@I always felt Credit Card companies got away with far too much. That they can alter my rates at anytime after I sign up I though was sort of like bait and switch. I can't seem to get out fo debt because the rules change so often, and never to my favor. I wish they were regulated far more, and always watched over for practices that are not helping me.

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