

**From:** Virginia K. Jones

**Subject:** Truth in Lending

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Comments:

@@@Credit card companies in initial offers of credit cards should clearly state whether the rate shown in large print is for balance transfers only or for new charges only or for both. The balance transfer fee (or lack of one) should be clearly shown, both should be on the front page in decent size print--not on the back hidden in very small print.

Overlimit fees are too high.

I was hit by a late fee for an on time payment but it was \$2 short of the minimum payment because I was using last month's statement. It wasn't late and just a little short, it seems unfair. \$30 late fee is too much in this case.

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