

**From:** WeaverZZ@aol.com on 07/30/2007 01:20:02 PM

**Subject:** Truth in Lending

What irks me is that my credit card company (Direct Merchants Bank) raised my interest rate from 12.49% to 14.99% without any notification. I pay the full balance on time every month so I don't understand why they snuck in a higher interest rate. I may be wrong but there is nothing in the proposed change that protects consumers from this type of activity.

Sincerely,  
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