

**From:** "Charlie & Shirley Daluisio" <budshirl@hotmail.com> on 08/23/2007 04:20:03 PM

**Subject:** Truth in Lending

Dear Federal Reserve,

This e-mail was prompted by an article in our local newspaper about your proposed changes to the disclosures that credit card companies make. We have a Citicard Mastercard. There are three complaints that we have regarding the card:

1)The bill arrives with no postmarked date on the envelope, only a squared-off "stamp" area which states"presorted first class mail. U.S. postage paid c.c.s.p." Sometimes the bill arrives around the 18th of the month, sometimes the 22nd of the month. Once it arrived while we were on vacation, and by the time we sent the payment in, we were late on the payment(However, I had enclosed a complaint letter and they waived the late fee.) The customer never knows when the bill has been sent out by Citicard, nor if the US Post is holding the bill for a few days because there is leeway for delivery.

2)The number of days the customer has to pay/mail/have the payment arrive at Citicard seems to vary. This month we have 13 days to get our payment in. Other months it is less, from the time the unpostmarked bill arrives.

3) Our Citicard Mastercard has been comprised by problems with identity theft of account numbers, or some such occurrence and we have been given new Mastercards/account numbers at least two times in the past year. It becomes very confusing.

Perhaps another issue you can try to regulate is HOW MANY UNWANTED CREDIT CARD SOLICITATIONS, SOME EVEN INCLUDING CREDIT CARDS, the American public receives in the mail. My husband and I receive at least three-four a week, which we need to discard.

Thank you for the opportunity to convey our credit card "problems."

Shirley and Charles Daluisio 8/23/07