

From: "Michael Hubbard" <michaelhubbard@team-national.com> on 07/04/2007 11:35:01 AM

Subject: Truth in Lending

Hello, My name is Michael S. Hubbard. My suggestions and opinions on credit cards companies, is that they should be treated just like any other business. Especially where it comes to the consumers. If other companies did to the consumers, what credit cards companies do to the consumers, they would be charged with loan sharking or racketeering. I have no problem with someone making a profit, but they should not be allowed to gouge the individual. So make the credit card companies abide by the same rules as everyone else in the business world has to go by.

You have done a good job with what you have proposed. However, go a few steps further and clean them up all the way. Like take away all of their hidden fees and charges. and all such charges that allow them to take advantage of the ones that need and use credit. I don't have to go into all of the details that they are guilty of. You know that already. So do what you need to do to help the consumer, and curtail the credit card companies.

Sincerely,

Michael S. Hubbard

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Within your right now is the power to do things you never dreamed possible. This power becomes available to you just as soon as you can change your beliefs.

Michael S. Hubbard

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