

From: "Paul and Johnine Leininger" <pgl311@sysmatrix.net> on 07/05/2007 01:05:02 PM

Subject: Truth in Lending

I am a credit card user with only one credit card for our family. We pay off the entire amount each month. However, on several occasions when I mistakenly sent less than the total amount, I was charged interest for the entire amount of the debt. The amount I still owed was approximately \$60.00. I think this policy is terrible and needs to be changed. Also, I support restricting the credit rates to a reasonable limit. Thank you.

Johnine Leininger