

From: "Laura Malkus" <licosner@hotmail.com> on 06/05/2007 09:40:05 AM

Subject: Truth in Lending

I want to thank you for taking up the issue of credit card regulation. It is necessary that we have arbitors who protect the public interest. I urge you to prohibit universal default and double cycle billing, in addition to the steps you have already suggested regarding disclosure. You must be the recourse for individuals, who do not have the lobbying resources of mult-million dollar companies. Protection of astronomical profit should not be a legitimate excuse for predatory behavior.