

**From:** becky@mydb3.com on 06/17/2007 10:35:03 AM

**Subject:** Truth in Lending

I agree credit card companies have too much control over how fees/charges add up with the legalese (who really understands what it means when they say "posts to your account within 2-3 days) and hidden info such as specific time due. If their mail doesn't arrive before 10am, but they receive your payment and deposit it that same day, they still have use of your money as well as charge you a late fee and raise your interest? How can that be legal? I've even gone so far as to call the credit card companies and ask them the due date for every month so that I can mark it on my calendar. If you call at the wrong time of the year, they can only tell a few months out. ALL the onus is on the consumer, and it can become very stressful!