

From: "cory fishman" <coryfishman@hotmail.com> on 06/17/2007 11:05:03 AM

Subject: Truth in Lending

I really don't appreciate that my teenagers were bombarded with credit card offers while in high school and college before they were sufficiently mature and had even established credit. This encouraged debt! I tried to encourage savings, planning ahead, and postponed gratification. This undermined everything!

Since our kids have been grown, we have been able to pay off our credit cards in their entirety every month. I don't appreciate if a bill arrives while I'm out of town on vacation and it becomes due before I return and I accumulate interest. Then when I pay off the interest in full there's hidden interest that accumulated that I know nothing about, beyond what's indicated on the next bill, for the days in between the time I was billed and the future bill. So I can never pay it all off it would seem. Then to make matters worse, I cancelled the card that did this and switched to another card only to have my new company bought up by my original company, so I'm back with them again.

If I didn't need it for business and tax purposes, I would cancel them all! They're as manipulative and dishonest as you can get.

Cora Fishman
Boynton Beach., FL. 33437