

From: <thegroves4@sbcglobal.net> on 06/17/2007 06:55:01 PM

Subject: Truth in Lending

I am responding to the article in the Chicago Tribune, dated 06/17/07.

I have a complaint about Harris Bank (MBNA, now FIA Card Services). They sent us a pre-approval for a credit card, along with an offer of 3.99% for any balance transfers. The terms say that this would be a fixed rate for the life of the balance. We accepted and transfer just over \$12,000 from another credit card, which we had an 8% apr. About ten months into the account, they raised our rate to 11.99% without notification (that we were aware of). I called to complain and they said that they mailed us a letter stating that we either close our account or our apr would be raised to 11.99%. I never received this notification and they basically said "too bad". So we were stuck with this. Their reason behind this was that our credit balances were too high. Granted, they were. We delivered preemie twins and the cost was enormous. Anyways, we had NEVER had a late payment nor exceeded any credit lines. But, it doesn't end there.

A few months into our new 11.99% APR, they raised it to 26.99%. Again, no notification. I called them and again they said that they sent us a notification and it was in with our statement. I did not get any notification, unless they hid it in with the junk mail that they stuff in the envelopes, but nothing on any statement, or any separate letter. I think this is wrong!

They should have more stricter rules on how notification is sent. They are obviously hiding these or I would have cancelled my account and would still have my 3.99% APR. I can maybe see me missing one, but definitely not two.!

HELP!

Kimberly Grove