

From: "Syd Malloch" <SMALLOCH@GeorgetownCountySC.Org> on 10/01/2007 08:50:01 AM

Subject: Truth in Lending

I agree with the proposed changes. Banks can't change rates, terms or anything else on regular loans – why should they be able to do it with their credit cards. But I guess that would cut into the bottom line of billions of dollars a quarter. Sorta reminds you of the big oil companies.