

From: "Gayle & ken Hamer" <kandgh@msn.com> on 10/01/2007 10:10:03 AM

Subject: Truth in Lending

I am writing as a us citizen I think the credit card company are terrible with there sneaky tactics. It should be against the law. They also lower good credit customer credit scores also by looking into our credit reports with out asking . I THINK THAT NEEDS TO BE ADDRESS ALSO. I never late on any payments but because of thing practice it lowered my credit score. what is happening in the Good old U.S.A. when honesty was held in high regard. If we do not do something about all the sneaky practices and dishonest in our country. we are going to fall on our face. and leave a mess for our future children.