

From: "Frank Szczepaniec" <frank.szczepaniec@co.oconto.wi.us> on 10/01/2007 11:40:10 AM

Subject: Truth in Lending

I think it is about time that consumers that are being ripped-off have a chance to retaliate. I strongly agree with the credit card reforms pending. I feel that any violation, if these rule are passed should incur a monetary penalty with money being re-bated to the card users.