

**From:** "Michael W Carmeci Sr" <mmmd@ptd.net> on 10/01/2007 11:55:04 AM

**Subject:** Truth in Lending

I agree whole heartly that the credit card company rules should be changed. Fixed should mean fixed, and all charges should be spelled out in big block letters early on in the terms and conditions, not hidden in the back under some fine print that is vague and ambiguous. They need to be held occountable for these frivilous charges, late fees, etc.

Mike Carmeci