

From: "Kilroy,Bridget" <BKilroy@amsservices.com> on 10/01/2007 12:30:06 PM

Subject: Truth in Lending

Recently, my father fell victim to a marketing scheme by HSBC. HSBC provided his home address to a travel company, who then sent him three checks, made payable to him, for \$5 each. The fine print, unnoticed by my father, advised if you cash the check you are automatically enrolled in the travel club and they will charge the fee to the HSBC credit card. My father is 82 years old, and not interested in travel club memberships. 2 of the 3 charges were reversed, however the third one never was, and his credit card has been sent to a collection agency. The balance on his card was "zero" when these three charges occurred. Now, not only has he lost his credit card with HSBC, he is now being harassed by a collection agency.

Please do something to protect our seniors. This type of marketing through credit cards should be banned.

Thank you,

Bridget Kilroy

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