

From: "Michelle Ronquillo" <michelleronquillo@msn.com> on 10/01/2007 12:40:04 PM

Subject: Truth in Lending

It's disgusting to me that large banks like CHASE can get away with this type of tactic. I have never been late, never missed a payment, have a large house payment of \$3500 month, income of 150K a year and yet a credit card company can charge me a rate of 29.99% interest because I use too much of my credit. UNBELIEVABLE-I took money out of my IRA to pay them off but I am one of the fortunate ones who can do that. I would rather pay the withdraw penalty to the IRS than to let the banks get my money with these sleazy tactics!!!!

It's flat out wrong, who in there right mind would have agreed to it. They say they sent the change in their statement. Well I don't review my statements, I just pay my bills online through bill pay so apparently there was nothing I could do.

You need to put legislation in place to get this corrected, somebody has to protect the average citizen from being taken advantage of.

Michelle Ronquillo
