

**From:** "Shanna Carpentier" <[scarpentier@yesco.com](mailto:scarpentier@yesco.com)> on 10/01/2007 12:55:05 PM

**Subject:** Truth in Lending

Credit card companies are the only financial institutions that can change an agreement mid stream in order to suit their own purposes. There is NO protection for the consumer from the financial predators that are credit card companies. Universal default, questionable billing cycles, and charging card holders TO PAY THEIR BILLS, are just some of the things that create devastation to consumers who don't even know these sneaky maneuvers even exist. Credit card issuers and payday loan companies prey on the poor and middle class, creating disastrous cyclical results and no one is stopping them! Why isn't there a cap on interest rates? It's legal thievery, and they will not stop, they will continue raising rates, charging fees, and bankrupting a country. The responsibility of the consumer is great, but even the most responsible consumers are blind sided by increases, fees and charges that these companies slam everyone with, without prejudice. Please stop them, they are robbing this country of a future! Has the housing market and the implosion therein, taught us nothing? I beg you to protect the consumers and the economy by making a much needed change.

Thank you,

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