From: "Lelhani Morris-Pouessel" <lelhani_morris@hotmail.com> on 10/01/2007 01:30:04 PM

Subject: Truth in Lending

It is to my great relief that something is finally being done to these sleazy credit card issuers. I am most happy to see that the doing away with the Universal Default is on the table. I have been a very good customer to MBNA (and by good I mean paying the minimum in some cases or the entire balance in others) and have never been in default or had a late payment (that was my fault) with any of my cards. And for this I am awarded a variable rate of 21.99% (renegotiated down fro 29.99%, after they reviewed how good a customer I was!) They however have often not informed me of banking changes and when the merged with Bank of America, they did not inform me that my automatic payments would simply not occur! Now that is evil. I set myself up for success, and they trip you up with fine print or blatantly lack of disclosure. This exact same practice has happened to me with Bank of America. I regularly bank with Wells Fargo, but obtained some additional Bank of America products, and was not told that my Bill Pay senario would change. I no longer had the choice of using outside funding choices but HAD to use B of A checking to pay my bills. That was not the case in the past, but no one told us that. Here you are giving them your business and they stabb you in he back with hidden agends all the time.

They are pretty quick to tell you that as a good customer they want to raise your credit limit (which I turn down regularly or call to make them reverse), but they never offer to lover your interest rate. Seems pretty crazy as interest rates are so low! Complete theivery!

Please help everyone to be given a fair shake.

Sincerely,
Lelhani Morris-Pouessel
Henderson, Nevada