

**From:** "Foster-McFarland, Renee" <Renee.Foster-McFarland@wellpoint.com> on 10/01/2007 01:30:05 PM

**Subject:** Truth in Lending

It's about time! Please what took you so long to begin to look at the crazy tricks credit card companies use to charge consumers higher fees. It makes absolutely no sense to me that if I use my credit card from CitiBank and come close to my limit that another credit card company can jack up my interest rate. This of course considers the fact that I have made my payments on time, was not close to my limit with this company and had been in good standing with that account for 7 years. Well, I am sick of that kind of loan shark tactics and refuse to use credit cards. I have one card for emergencies and never carry more than \$250.00 on that card at any given time. I also have peace of mind and don't have to play that game of musical credit cards hoping the payment gets there before the due date to avoid a rate hike of 31.99% or some other ridiculous rate. Keep your credit and I'll keep my money. I just wanted to sound off on what I and everyone I talk to feel about how the credit card companies are squeezing middle America out of existence. The poor can't get credit cards and the rich don't really need them.

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