

From: "Carol Wright" <cwright@rhsb.com> on 10/01/2007 03:05:01 PM

Subject: Truth in Lending

My husband & I have been trying to pay off at least 2 credit cards for over 15 years. The rules keep changing. If we are late one month we get a late fee and then they say that we have surpassed our limit and we get a charge for that. We are not trying to deny our responsibility, but would like a fair shake on being able to pay these cards off. They keep going up on the interest rates and the rules are constantly changing, as a result we have a bad record with them and they are unwilling to try to work with us on lowering our interest rates or setting up some sort of payment plan that would eventually leave us with a zero balance. I have friends who have just stopped paying their credit cards and the credit card company then comes in and cuts fees and balances and is willing to work with these people. What about the people who actually want to pay off their debt on terms that can actually repay the debt in some kind of timely manner. Thank you for any help in this matter.

Desperate in Texas!

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