

From: "Wetherelt, Ann E." <Ann.Wetherelt@oneok.com> on 10/01/2007 03:10:45 PM

Subject: Truth in Lending

I strongly urge you to require reforms in the way credit card companies are currently allowed to change rates for "no reason". For years I have had a balance on my cards at one time or another. I have always made payments in a very timely manner, usually a few days after receiving my statement. I also pay ahead as much as possible. Capital One switched my rate from 9.99% to 15.99% and when called they told me I had an excellent credit history and they had no problems with me as a customer. I had not done anything to trigger it. It was just a Capital One decision. I am able to make other arrangements, but what have they done to hundred if not thousands of other people in this situation that were not as fortunate as I am. Much less, despite there assurances, you have some nagging thought that surely somewhere there is something you have done that caused this and they just aren't required to tell you.

Please make these companies be more responsible toward their customers. We have enough financial troubles right now, without credit card companies causing their own "panics" in the money world.

Ann Wetherelt

Bear Paw Energy/ONEOK