

**From:** "Mike Archard" <mike.archard@keystonefoods.com> on 10/01/2007 03:30:04 PM

**Subject:** Truth in Lending

I too have been wondering why my Interest rate can more than double on credit cards. I phoned credit card company and asked why (when I have not missed a payment), and the response was 1) because we can and 2) because we pulled your credit report and we think you are over extended.

At this rate I will never be able to pay credit card balances off. Maybe that is what the Banks want as they continue to show high profits at consumers expense.

Mike