

**From:** "Matthews-harrison, Tracey" <tracey.harrison@lausd.net> on 10/01/2007 05:35:03 PM

**Subject:** Truth in Lending

I have a credit card that I have had for a number of years. They always advertised their on-line payment feature. I did not take advantage of it until one month when I had to travel unexpectedly and took my bills with me to pay on-line. Imagine my surprise when I opened the sites and realized that there was a charge to make a regular payment, not an express payment, but a regular payment for an account that I have never paid late. I decided to make the payment by phone and was further shocked that there was an even higher charge to do that. Had I had prior notice of the fees, I would have written the checks and mailed them before leaving home. As it stood, I ended up buying envelopes and stamps and making my payments by snail mail. What I do not understand is that it is easier for companies to process electronic payments than paper checks. The fees are just pure profit and greed. They make plenty on interest.

I hope that the reform measures mentioned in Liz Pulliam's article are passed.

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