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Subject: Truth in Lending

Credit card companies should have to stick to what they say in the large print...like all the rest of us hard working Americans. The same goes for insurance companies.

Another thing.....I am so sick of having all those "free offers" of credit sent to my address without my request. This gives bad people with sinister ideas too many chances to steal my identity. Why should we have to bear the burden of stolen identity, or feel that we must purchase insurance for this problem? Why should they be able to sell or give our information to any company they please? They should have to ask our permission....we should not have to write them every time they send us their "rights to give information". People complain about Big Brother, but I say we should be complaining about Big Credit Card Companies, the banks that flood our mail with "free offers and lower rates" and the fact that they give out information about us all the time! The EU doesn't have nearly the problem we have with "stolen identity" because they hold their corporations more accountable for such business. And you are looked upon highly for not having credit over there...whereas here in America, you are looked upon as a credit risk if you don't have any debt....even if you have savings! I lived there for 12 years, so I know. It took me 3 years to be able to build up my credit and had to have friends sign for me to purchase a car. Why? Because they don't take your credit history into account for business done in Europe! How unsophisticated and third world can you get?

I checked my credit score, and found out that one of my credit card companies checks my credit every month? I have a very high credit rating, so what are they doing?!! I'll tell you...they are doing just what they want to do, without any regards towards consumers!

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