From: "Robin Selvey" <rselvey@assetstrategie.com> on 10/01/2007 02:35:02 PM

Subject: Truth in Lending

Dear Federal Reserve Governors,

I am shocked that the U.S. regulators have allowed credit card companies get away with "murder" for so long! One day late with a payment over a 10 year period and all of an individual's credit card rates jump from 7% - 12% to 20% - 28%! This is usury – no doubt about it! It's time to regulate these organizations – they are taking advantage of the average guy! Also, when the Fed Funds rate was 1%, I did not see very many credit card companies lowering their rates. This is outrageous! Please do something!

Best regards,

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