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Subject: Truth in Lending

- 1) Fees to pay by phone should be kept to a minimum.
- 2) Enticing young people who have no income or very little income with tempting credit card offers should be banned.
- 3) Debit card charges should be limited to the amount in the bank. Banks allow customers to go over the limit of available funds in the checking account and charge \$35-\$40 per transaction as penalty.