

From: JAMES BEHANNA <jimmybiv@hotmail.com> on 10/01/2007 04:05:03 PM

Subject: Truth in Lending

To Whom it may concern:

I am delighted that the Federal Government is finally looking into cleaning up the Credit Card Industries dirty tricks of changing their performance standards on individual credit card accounts. I have these performance standards change without notification giving high interest rate even with good credit standings.

To add to this docket item should be enlarged to investigate credit card companies sending credit cards and checks through the mail without the card holders permission. This leads to identity theft which will damage your credit rating and livelihood.

Tank you for your time on this matter

James A Behanna