

From: "Dr. Larry Clark" <lclark@semo.edu> on 10/01/2007 04:25:02 PM

Subject: Truth in Lending

Yes, PLEASE make the rules on credit card charges more understandable and easy to find. As we are made more dependent on the cards in our increasingly money-less and check-less economy the credit card companies are taking advantage of us with their fine-print and ambiguous language. I always want to pay what I owe, but I am incensed to have to pay for what I don't know, even if I made the effort to know. I am especially worried about how the deceptive practices of some companies punish those who can least afford it--the young and naive and the elderly and impaired.

Thank you.