

**From:** "Tim Monaghan" <tmonaghan@westgatecomputers.com> on 10/01/2007 05:05:03 PM

**Subject:** Truth in Lending

Discover Card offers a no interest charge for the life of the loan on a transferred balance provided you make two purchases during every billing cycle. What they don't tell you is the purchases are subject to a finance charge. You have to look it up in the fine print that only an attorney could find. It appears to me that it should be illegal to charge an interest rate on the purchases on any program that only advertises, and is promoted by their sales center, a zero percent financing arrangement. They don't allow you to pay off the monthly purchases. You have to pay off the entire balance. They bait you with the zero percent financing then get you with the finance charges on the purchases.

Sincerely,

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