

From: "Crystal Kagey" <Crystal@hiwayandsafety.com> on 10/01/2007 05:05:05 PM

Subject: Truth in Lending

I JUST HAD A CREDIT CARD CO. SELL MY ACCOUNT TO ANOTHER COMPANY, THE NEW COMPANY CHANGED BY APR FROM 6.99% TO 29.9%. NOT FAIR. SO I'VE DECIDED TO UNFORTUNATELY FILE FOR BANKRUPTCY. BECAUSE AT THIS RATE IF I PAY A MINIMUM OF \$120.00 PER MONTH WHICH IS ALL I CAN AFFORD RIGHT NOW I'M GETTING ABSOLUTELY NO WHERE ON THE PRINCIPAL BALANCE.