

From: "Dr. J.D. Stiffler" <JDS@firstchoice.hrcoxmail.com> on 10/01/2007 03:25:04 PM

Subject: Truth in Lending

To Our Legislators:

Please reign in the runaway charges and policies the banks have been allowed to inflict on the consuming public. I have had the same credit card with four different banks and only God knows how many policy changes I have had. My favorite is the three percent (3%) conversion fee from foreign to domestic money Visa charges. You never here that in their commercial on TV. Fortunately, I am one of those few that banks make little money from.

Thank you. Dr. J. Douglas Stiffler