

**From:** "James Mason" <JMason@forkliftsamerica.com> on 10/01/2007 06:15:05 PM

**Subject:** Truth in Lending

I took Capital One up on a lower rate credit card. After 6 months and making all payments on time they sent me a letter saying that the interest rate to them had gone up and I had to take a 3.5% rate hike. I could cancel my card if I chose not to accept this raise in the rate. But I am told that if you cancel your cards the credit bureaus hold that against you and your credit scores. It seems the credit bureaus that provide the credit scores should also be looked into.

Thanks

**Jim Mason**

*General Manager*

**Forklift Services of Oregon**

[www.fsforegon.com](http://www.fsforegon.com)

7001 Columbia Blvd.

Portland, OR 97218

Ph: 503.287.6700 X812

Toll Free: 800.820.5446

Fax: 503.287.6222