

**From:** "Sandy Mach" <SMach@PrimeContractorsInc.com> on 10/01/2007 06:30:03 PM

**Subject:** Truth in Lending

How about these suggestions:

Credit card issuers should be governed by the laws of the state of the cardholder. If you want to do business with me, you should abide by MY state's laws. And "N.A." banks should have to abide by the same.

No changing the rate on items already purchased. If I already charged something at a particular rate, I should not have to pay more for it--ever--than was agreed at the time it was charged.

No putting people at default rates because of anything on their credit history that does not involve this particular creditor. The only thing this company should worry about is how I pay this company, period.

Penalizing people who are having a hard time paying bills by making their bills higher is counterintuitive, counterproductive, and I would guess is also the main reason for the majority of bankruptcy claims and credit litigation in the last 10 years or so.

It all boils down to PROTECTING THE CONSUMER, not seeing how much money the greedy corporations can squeeze out of us. Stop the madness PLEASE!!