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Subject: Truth in Lending

Tactics of Credit card companies

HSBC - I have three low limit credit cards (500, 750 and 900 limits) they all charge 40-70 annual fees. plus have universal default rates 25% + I have never been late on any card in 4+ years.

Credit One - \$600. limit (charge \$60 annual fee) also charge \$7. for online payment and same day phone payment.

Capital one - (\$500 limit with \$0 annual fee and 25-29% interest) last month charged me a \$29. late fee even though I made an online payment the morning of due date.

Applied Bank Credit Card - (\$500. annual fee) Charge \$10.+ monthly fee just to have the card. 50 cent charge to access automated information. Charge for online payment.

I also have \$3500. limit card with Chase but have no issues with them.

Suspiciously, almost all CC payments are due 14th, 29th or 30th just before pay day.

Thank you for checking on these predatory policies,

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