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**Subject:** Truth in Lending

I am so grateful that something is finally being done about the dreadful practices Credit Card companies have engaged in.

I have always paid my cards punctually. Nonetheless I have had rates go up incredibly high overnight with no advance warning and for no legitimate reason and even with the intervention of the BBB could not get the rate hike reversed on one particular card. I have had minimum payments rise even double with no warning at all and found myself slammed with late payment fees as a result (my payments are arranged on auto pay with my bank). Due dates have also surrepticiously been changed from month to month in order to cause late payment fees on several cards.

Needless to say I have closed or am in the process of closing those particular cards. The time has come to put an end to this - it is downright usury and is causing the financial ruin of many decent hardworking people who do not deserve to be treated in this manner. We all deserve to be protected from these unfair practices. Please do something about it.

Thank you for your attention and the best of luck to you in passing changes.

P. Dorne