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Subject: Truth in Lending

Please approve all the proposed regulation changes to the way credit card companies increase our rates and add on fees with no explanation. I made one payment late and my interest rate went from 10.99% to 28.15% overnight! I had to transfer that balance to another card, and now have to be careful not to make any payments late because it will affect all my other cards. It is difficult to dig out of debt when the banks play these tricks on us.

Thank you for your time.

Eileen Martinez
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