

**From:** "Nancy Middleton" <Nancy@bastie.com> on 10/01/2007 06:35:02 PM

**Subject:** Truth in Lending

Credit card companies in the United States are out of control. They charge ridiculous fees and interest rates. They force people into arbitration and the arbitrating companies always find in favor of the card companies who provide them with repeat business. There are actually cases of people who have been victims of identity theft who loose arbitration rulings and are forced to pay or have their credit ratings ruined!

If you curb the unscrupulous practices of these legal loan sharks, you will improve the economy substantially by freeing up disposable income.

These companies will not act ethically on their own. They will have to be forced into it.

Nancy B. Middleton