

**From:** "JULIE BROWN" <jibooty@email.uophx.edu> on 10/01/2007 09:00:05 PM

**Subject:** Truth in Lending

Dear Sir/Madam:

I am pleased to see the government attempting to get these credit card companies under control. I sincerely hope and pray that something is done to protect honest, hard-working citizens earnings from becoming blood money to these banks. A 32.254% interest rate after a one-time, one-day late payment and good standing for over four years, is hardly what I would call honest banking/business. CitiBank should be ashamed of themselves. I am all for making a profit, but these loan sharks not only refused to comply with the Soldiers and Sailors Relief Act, but also refuse to return good faith business practices to their customers. I am happy to say that after finding out about this outrageous rate increase, we had a backup to pay our balance off in full and cancel our business with these THIEVES. I think a 45-day minimum notice before any changes take effect to people's accounts is the very least that can be done to keep these bloodsuckers at bay.

JULIE BROWN