

From: "Kathy Jarvis" <kathy-jarvis@triad.rr.com> on 10/01/2007 10:15:01 PM

Subject: Truth in Lending

Dear Federal Reserve:

Please demand that credit card issuers provide information in legible form. Terms are now "disclosed" in very small type on paper that is so thin that if you try to use a magnifier to read the fine print, you wind up seeing the back of the page through the paper. I'm 54 and wear eyeglasses with bifocals and still have trouble reading the credit agreements.

Please abolish "universal default" and insist that rates not be allowed to go from 6.99% to 32.24% for paying a single day late on 2 occasions, or for just using the card regularly.

The worst offender is FIA who handled Wachovia's credit cards for a while and now services Bank of America. Please look at FIA's terms to see what is **WRONG** with the credit card industry.

Kathy Jarvis