

**From:** "Overheul, Christopher (DHCS-PSD-TPL)" <Christopher.Overheul@dhcs.ca.gov> on 10/04/2007 03:50:04 PM

**Subject:** Truth in Lending

Dear Sirs:

Two of the more egregious practices, by Credit Card Issuers, that I've experienced are:

1. Penalizing me, the consumer, for paying off my balance - or not using my card frequently and increasing the balance. Obviously, the Credit Card company realized they weren't making enough profit because I was practicing good financial/budgeting habits. One company actually cancelled my card when I paid it off.

2. Penalizing me, the consumer, when other credit card companies or stores or potential employers run a credit check - this is unfair because the consumer has no control over who is going to run a credit check. Many times the consumer has no idea a credit check was even performed.

I sincerely hope that new regulations will be implemented to make credit card companies more equitable, responsible, and responsive to the consumer.

Thank You.

Christopher Overheul, SSA  
Administrative Support Unit  
Other Coverage Section  
Third Party Liability & Recovery Division  
(916) 650.6647  
FAX: 650.6620  
christopher.overheul@dhcs.ca.gov