

From: "John Drozd" <jdrozd@gwdc.com> on 10/04/2007 05:00:02 PM

Subject: Truth in Lending

I support considerable restrictions on credit card companies.

I have had the same card for 20 years. There have been more changes in the last three years to my contract than there were for the previous 17. My grace period, the interest rates, interest categories and many other terms have changed recently and always to the benefit of the credit company.

I think there should be limits on the number of changes per year and I think that they should be required to send all the terms of the new contract each time they change the contract. There have been so many changes that I have no idea what are the terms of my contract. I also think that they should show the magnitude and comparison of the changes to prior rates and policies.

I do like the disclosures that you are proposing and would like further restrictions.

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