

From: "Nick Intintoli" <nickm461@email.arizona.edu> on 10/07/2007 08:17:37 AM

Subject: Truth in Lending

To Whom it May Concern:

I am writing regarding the proposed changes to Regulation Z. As a victim of a credit card company tactic that increased my APR threefold for a vague and unrealistic reason, I fully support stronger regulation of APR changes, removal of outrageous fees for services such as telephone payments, the ban of universal default, and all other proposed consumer protection addendums. It's high time that we stop allowing credit card companies to rob Americans in a "legal" way.

Regards,
Nicholas Intintoli