

From: "Fred Smith" <fred.smith2@comcast.net> on 10/07/2007 11:35:01 AM

Subject: Truth in Lending

All changes proposed to the Truth in Lending act would be a welcome "breath of fresh air" in the credit card banking industry. This segment of the banking industry has been allowed to prey on the public for too long. It is time that something was done to correct their deceptive practices, high fees, and usury interest rates.

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