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Subject: Truth in Lending

I think it is about time that our government does something about the way the credit card industry does business. Yes, an informed consumer is a good defense, but it is nearly impossible to get a fair shake when they can change the rules at any time without any warning. I believe that a lot of the problems with the economy come from unfair lending practices, just look at the housing industry and how many foreclosures are out there. I think ballooning interest rates should be illegal, this is price gouging at its finest.