

From: "DONNA CLINE" <donna@sbfcu.org> on 10/10/2007 10:35:02 AM

Subject: Truth in Lending

TO WHOM IT MAY CONCERN:

PLEASE DO SOMETHING ABOUT THESE CREDIT CARD ISSUERS. I UNDERSTAND THAT NO ONE PUTS A GUN TO YOUR HEAD TO USE CREDIT CARDS, BUT TO RAISE YOUR INTEREST RATE TO 32.24% BECAUSE YOU ARE ONE DAY LATE? ALL OF THE CARDS ARE STACKED IN THEIR FAVOR AND THE CONSUMER IS HELPLESS AGAINST THEM. IT'S EASY TO SAY "WELL, JUST PAY IT OFF" BUT WHEN SOMEONE HAS A 10000.00 BALANCE, WHERE ARE THEY SUPPOSED TO GET THE MONEY? I AM A LOAN OFFICER AT A CREDIT UNION AND I SEE EVERY DAY HOW MUCH PEOPLE ARE STRUGGLING JUST TO SURVIVE. PLEASE HELP THE HELPLESS CONSUMER!

DONNA CLINE