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Subject: Truth in Lending

Consumers are at the mercy of the credit card companies, who, by the way, show no mercy at all. Please enact regulations on them. The middle and lower class people are the ones who suffer the most, and are helped the least.

Those of us who try to regularly pay our bills on fixed incomes are the ones who can least afford the rate increases. If you call to try to get rate adjusted back down you are basically told "too bad" you will have to deal with it, we have no recourse. Thank you.