

From: "Truesdale, Debbie" <debbie.truesdale@psc.hhs.gov> on 10/11/2007 09:25:01 AM

Subject: Truth in Lending

I think these proposals are long overdue, I have been paying a bill with HFC for 2 years and I still owe them the same thing I did when two years ago and I pay them 180.00 a month. Can't afford to pay any more. At this rate I will never pay them off. I've also had credit card companies bill me twice in the same month, so you need to watch your due date to prevent late fees. One bill would be due on the 2nd and you pay that so when the bill would come around the middle of the month you put it up thinking it's due on the 2nd of the following month only to find out it was due on the 28th and now it's late and you are hit with late fees.

The only way I have successfully paid off credit card dept in the past is to refinance my house and give them a lump sum of money. People should not have to do that. I have one credit card now, because most merchants refuse to take checks if you don't have a major credit card that's the reason I kept it. HFC is another story. I am fighting to pay them off they charge 28% then they keep calling you to get you to come into their facility for a new loan with a lower interests rate, I did that and I'm sure the interests rate rose instead of coming down.

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