

From: "McElligott, Ann" <Ann.McElligott@PPMEnergy.com> on 10/26/2007 02:00:02 PM

Subject: Truth in Lending

We had(have) a credit card with Chase. They changed the due date on our credit card. We did not realize this as we always paid on line. As a result, we "paid late." Then we figured it out and we were paying on line when it was due. However, when we went to pay last month they said it was on security hold and we couldn't pay. There was no reason for this. Now there were two late payments and they raised the low interest rate to a very high interest rate. These practices should be illegal.

Ann McElligott and Bruce Braunsten
Portland, OR 97219