

**From:** "Leah M Klein" <leahmklein@hotmail.com> on 10/01/2007 08:15:02 PM

**Subject:** Truth in Lending

I'm an RN. I can read an EKG, but can't read the mumbo-jumbo of microscopic print the credit card company Bank America sent me. I obtained a Nurse Loan and thought I didn't have to pay large balance transfer fees. Well, when I got my first statement, there were over \$300.00 in balance transfer fees! And, I was confused because I was told I had a fixed 8.9% loan, but I nearly had a heart attack when I looked at the statement. There it is in bold print: Annual Percentage Rate for this Billing Period 43.32%! What in the world is this? I could have gotten a better deal from the Sopranos! Where does this 43.32% come from? We need the proposed changes in language that truly informs the consumer. Help, help, help! Out American nurses need the Feds to step in!  
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