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**Subject:** Truth in Lending

Visa and other bank cards discriminate against visually impaired people who want to pay their bills by phone. A \$15 charge is assessed for paying by phone whereas no charge is assessed if one pays on-line. However, some visually impaired people cannot use on-line pay methods....they may not have a computer or may not feel comfortable using one.

The bank where the visually impaired person has an account does not permit paying the Visa bill over the phone even though other bills can be paid that way. Even when asked for consideration due to the disability, Visa still insists on charging the extra \$15.00. So even if one wants to pay the whole bill and not incur interest charges, one is assessed this enormous service charge which could be bigger than the monthly bill!

On the other hand, to avoid the \$15 charge, the blind person can ask a sighted person to read the bill but then the blind person's privacy is compromised as well as his or her independence. If a sighted person is not regularly available to read the bill, it may end up being paid late. There is just no way out of the problem for a blind person who does not use computers.

Note, only about 5% of all blind people read Braille, so even if Visa provided a Braille bill that would not address the access need of most blind people.

Visa and other credit card companies should be required to permit free bill paying by phone for people with disabilities that prevent reading the paper bill.

Yours truly,

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