From: "Ricki Rodkin" <ricki@lawrenceofflorida.com> on 06/19/2007 12:55:01 PM

Subject: Truth in Lending

I have another example of credit card "sneakiness."

Advanta MasterCard Platinum BusinessCard sent a flyer advertising their Cash Back Rewards. They promised 5% on 5 different categories, and 1% on everything else. When I got my first credit card statement from them, my rewards were less than 1%. I called and was told that if I looked at the small print on the back of the flyer, it would tell me to look at another accompanying letter for Reward Program Rules. Nowhere on the flyer does it indicate that there is a \$10,000 or \$20,000 minimum that you have to spend to reach these levels. Sounds like fraud to me!!

Thank you,

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