

**From:** "CARLOS RODOLFO RUIZ" <toropower@msn.com> on 10/01/2007 02:40:05 PM

**Subject:** Truth in Lending

First Bank Card Visa raise may annual percentage rate from 00% to 31.82% because I did pay to early in advance. so next month does not reflect any payment accordingly to their statements so they charge \$35.00 for late payment. for \$20.00 cash they charge \$3.00 for ATM and \$13.65 for interest I did cancel the account three times and every time they sent me a new statement with a new charges most of then with daily periodic rates. if you need more information I will gladly provide CRRV.