From: "Ron Light" <ronlight@chartertn.net> on 10/01/2007 06:15:05 PM

Subject: Truth in Lending

I feel that something should be done about the unfair charges that credit card companies are using to increase their bottom line. I recently missed a due date and was charged \$15 as a late fee and found that my credit card company was charging an additional fee of \$8 on charges that I had already paid off. I had to call and threaten to cancel the card if that charge had not been removed from my bill. It was eventually removed after my complaint. I have always paid my bill in full each month before the due date.

Thanks,

Ron Light