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Subject: Truth in Lending

I had over \$25,000 in credit card debt. The new bankruptcy bill was passed last year and all my cards went to max charged rate. Up until that time the cards were being paid down each month. My required payments went out of sight. Fortunately, I had my home almost paid for and was able to secure a loan from a small local bank to set me free from the tentacles of the big banks and credit card issuers. I had been late on one card two year's earlier by a few days. This was used to trigger to big increase. After I paid off my cards I received from every card holder a request for additional funds the next month. I had to call their customer service dept. and complain and threaten to get the charges removed and the cards cancelled. America now has legal stealing in its financial institutions. No wonder no one trusts their bankers anymore.