From: Kenneth Peebles <kpeebles51@hotmail.com> on 10/01/2007 03:40:02 PM

Subject: Truth in Lending

I feel that there are a number of practices in the credit card industry that require scrutiny. Among them are:

Fees on payments by phone. Why should I have to pay them to take my money, especially when I'm sure it is cheaper for them to process than a mail payment.

Little or no warning when changing terms on fees, interest rates, etc.

Universal default.