From: Glenn Klein

Subject: Truth in Lending

Date: Feb 16, 2005 -----Proposal: Regulation Z - Truth In Lending Document ID: R-1217 Press Release Date: 12/03/2004 Name: Glenn Klein Affiliation: Category of Affiliation: Address1: 15 Waltham St. Address2: в 305 City: Boston State: MA UNITED STATES Country: Country Code: 840 02118 Zip: PostalCode: n/a -----Comments: @@@I had just one late payment on my credit card after years of paying in full

and on time (I believe paying in full is looked upon negatively by the credit card industry) and because of that one late payment, my interest rate more than doubled. This is simply wrong. As soon as I pay off this card I will be ending my relationship with this company and will find another company to do business with. I hope "truth in lending" becomes an enforced reality instead of just hollow words. IP: 24.218.63.57 User Agent: Mozilla/5 0 (Macintosh; U: PPC Mac

User Agent: Mozilla/5.0 (Macintosh; U; PPC Mac OS X Mach-O; en-US; rv:1.7.2) Gecko/20040804 Netscape/7.2