From: "Mizerak, John" <jomizerak@state.pa.us> on 01/18/2005 08:30:55 AM

Subject: Truth in Lending

The interest rates that they charge should be illegal. They should be more in line with automobile interest rates. People who use credit cards in the first place are short of cash, and then they are taken advantage of by high interest rates, that take forever to pay back. Please bring these charges in line ASAP. Thank you for your concern.

John Miz