## AMEX:

IF I HAD MY OWN CREDIT CARD COMPANY...I'D BE UPFRONT WITH PEOPLE...TELL THEM ALL THE RULES UPFRONT...AND THEN...NOT CHANGE THE RULES LATER...

I'D GET RID OF ALL THOSE FEES...LATE FEES, ANNUAL FEES, CVER THE LIMIT FEES...

HIDDEN FEES...I WOULDN'T HAVE HIDDEN FEES. THAT'S JUST SORT OF CREEPY...

IT JUST COMES DOWN TO TREATING PEOPLE WITH RESPECT...HOW ABOUT
SOMETHING LIKE THAT?