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Comments:

I am weary of seeing the credit card issuers doing nothing more than skating along the edge of the law. Their vagueries and half-truths must stop. They, too, need to be held accountable for their missteps, and must be prevented from having (virtually) total freedom to cost the American consumer as they do. Please force these harlots to disclose what they can and will do, then establish reasonable criteria by which these actions are supported. And no more of the illegible micro-type that appears in their television ads! It flashes by in an instant, and is far too tiny to make out. Also, unless they have been DIRECTLY affected by a lapse in a person's credit history, I do not feel it is appropriate to jack up interest rates due to an incident affecting another creditor's relationship with a debtor. And, when FAVORABLE circumstances occur, it is equally important to REDUCE the interest rate charged.