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Comments:

What bothers me most is when a Credit Card company raises your interest rate strictly because you have too much open credit or your balances are close to the limit. I went through that situation a few years back. I owed a substantial amount of Credit Card debt, but all my accounts were current with no previous late payments. I called the companies to question my new rates and they said was that I was a risk although all my payments had been made on time. No reduction in APR was granted and it was treated as a "Too Bad for you" situation.