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Comments:

I have a card that I have had a balance on for years. I have never missed a payment, and am not a credit risk for missing payments or defaulting, however I have been late, by a few days, a number of times. For that egregious offense, they are charging me 29.9% interest!! I thought that was usury? Can that be legal? Why? They make profit on me every day, why are they allowed to be greedy to a shocking degree? They have proven they cannot self regulate their greed, over and over again they've proven it. Now it is time for Congress to regulate them. They've earned it. Do it. Thank you. Calvin R. Goldsmith