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Comments:

I believe that it should be illegal for the practice of one fee triggering another. For example: you run your card within \$20 of its limit and for whatever reason your payment arrives one day late, then you get dinged with a \$30 late fee which automatically triggers a \$30 over-the-limit fee. A person could be unaware of this until the following statement arrives so if you made a payment smaller than lets say \$60 you are probably over the limit again for that billing cycle triggering yet another \$30 over-the-limit fee. I don't believe it's right for them to draw interest on fees either. Capitol One is famous for these practices, but their advertising implies that it's "other credit cards" doing this sort of "pillaging" to consumers. Quite misleading if you ask me.