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Comments:

Universal Defult should end. It is just not fair to be penilized by all of your credit card accounts when you might be making a late payment with only one of your accounts. Also, credit card companies should stop reducing credit card lines of credit when they see it fit. Recently I have been using 80% to 90% of my Amex Blue Card and even though I have always paid on time (minimum or more) they are consistently reducing my credit card...its gone from 12,000 to 7,500 and going down. Everytime I make a payment they reduce the total credit line.....its a bit crazy, specially when I have good credit, they just dont like me using 80%-90% of the credit line they gave me because of my good credit....so why the hell did they give me the credit card? To just make my wallet pretty????