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Comments:

Please return honor to the credit industry by supporting reforms to the credit card industry. They are completely out of control and using deceptive practices. They are allowed to change the terms once an agreement has been made. This is dishonest and immoral. I was recently caught in one of these schemes. I paid off my Chase Credit card account. The next month a balance of \$8.43 was on my account--probably finance charges added after my account was paid off. Since I had cancelled my bill paying service for this account, I did not catch the remaining balance until the next month. When my bill arrived it said that since I had missed a payment my new rate would be 27.74%. This is piracy. Since they are unable to regulate themselves, they need to be regulated. Thank you.