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**Comments:**

Yes, this will address part of the problem, it is about time that Credit Lending Institutions are held accountable for the credit devastation they are reeking with our youth. They also should be made to practice DUE DILLIGENCE a seventeen year old college student with a minimum wage job is not a good credit risk they should assume this from the beginning, instead they are targeting these consumers with the unethical bait and switch, this is fraud. Many times the card company is based in foreign countries which sends our capital abroad, allied with the new bankruptcy laws are helping to create a real problem in our future. All the Best LA