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Comments:

I would also like to propose that when a consumer wishes to set up a plan to pay off their balance in a timely manner that the creditor create or allow for such a system like doing 0% or a very low interest rate for a year to allow the consumer to pay back most or all of the credit card debt. Furthermore, creditors should offer each member 1 free credit report from them with a fee. America needs to get off this credit handicap that is going to someday bring it to its knees.