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Subject: Truth in Lending

As someone who has not been late with a payment, always pays more than the minimum, and has never exceeded the credit limit, I am sick and tired of credit card companies raising the interest rate to what I call usury high rates. One bank, Chase, moved the rate to 29.99%! Naturally, I closed the account. There is no rhyme or reason to what they do. Worst of all, **they will not work with the cardholders, issuing instead form letters or scripted phone responses from people outside of the USA.** Any other business would go out of business with these tactics. I KNOW the banking lobby is powerful - obviously! It's time for Congress to work for the people of the United States and NOT the banking corporations. PLEASE! Help us!

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