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Comments:

Consider the fact when one opens an account with a bank, that bank does not have the right to just close it without just cause, i.e. overdraft, below balance agreement, improper use of account, etc. Why is it the credit card banking industry chooses to close credit card accounts at their own whim? If I choose to apply and have a credit card and manage my money to the point that I may not have need to use the card, this should be rewarded, but instead they cancel accounts due to inactivity. One can not even rent a car without a credit card for security sake. Everything is governed by credit card banking industry. I do miss the days of just writing a banking check or paying by cash. Stop these banks from closing legitimate good standing credit card holders. When They say we can close our own accounts, it should be just that. We close our own accounts.