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Comments:

I had my credit card for over 15 years without problem until the new bankruptcy/credit card changes. My interest rate soared from 6.99% to 12.99%. When I discovered this, I called and was told it was because "my payment was late". I disagreed, never ever having made a late payment. Come to find out they changed the payment due date which for 15 years had been the 28th of the month, so they were able to "legally" raise my rate and reflect on my credit that I had a late payment. Now every month, the date is different and I don't believe this should be legal. Increasingly, I am finding I can't mail the payment and get it there through the postal system on time. So, they want to charge me \$15 to make a payment over the phone. I am sick and tired of these companies and their loop holes. I want this stopped.
Sincerely Lori Ann McQuay