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Hello, I had a credit card I was going to close, but they talked me into transferring a lot of balances to it instead for a great rate. I did. I pay my statements electronically mostly & they always were due around the 28th of the month, even in short months. Then in June it was suddenly due the 24th. I called when I realized the scheduled 28th payment was late & since the rep couldn't find any reason for the due date change on that 1 & only statement, he actually paid me back the default interest as a credit & credited the late fee back & reset my interest rate. Then in November my rate skyrocketed to 20-something% for no reason. They cited the one time late, that had already been ruled by them as not my fault. Then, when I called again they said it was because of my credit report, but didn't notify me of that; THEN when I called saying there was nothing delinquent found on the credit report they said they didn't need any reason to raise my rate & I was basically screwed. These are the people causing Americans to default, when they otherwise never would; even with all the counseling & education, Americans are not the ones mismanaging their money. When your interest payment on a card goes from \$98 to \$278 for the finance charge alone each month, without any reason or warning except company greed, what can anyone do? This affects anyone!! Having good credit doesn't matter. I hope it happens to enough reps & senators & their families & people in Washington that they take notice.