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Name: Brian G Burton

Affiliation:

Category of

Affiliation:

Address: 1441 Cedar Crest Dr.

City: Abilene

State: TX

Country: UNITED STATES

Zip: 79601

PostalCode: 79601

Comments:

I request that credit card companies be required to uphold their original agreement with the card holder. The current practice of changing the contractual agreement under which the card holder originally received their card should be made illegal. In what other industry can one party arbitrarily change the contract without the written consent of all involved parties? I originally agreed to credit cards at a rate of 8.9 % and another at 14%. Both have changed the original agreement and raised my rates considerably. Both are now charging a higher rate on debt already incurred. My only option was to cancel the card which was not feasible at that time.