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Back when the President signed the new bankruptcy law, all my credit cards doubled the minimum payment and double or more my interest rates. So what would have been an \$100 minimum payment with an 9.99% interest rate went to \$200 a month and up to 28% interest without me doing anything to cause that to happen. I had to keep opening more cards to transfer balances to help pay the other cards. Now I have to file for bankruptcy. I believe this is why our country is now in trouble. The banks tried to get rich off of everybody else and now that most of the country owes the banks all this money and can't pay, the banks are hurting. Changes have to be made or this will all happen again!