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**Comments:**

Well done. USA consumers need protection from hungry Credit Card sharks... Also would be nice that Credit Card companies (or even mortgage companies) would STOP discriminating consumers who do not have Credit Rating established. Which consumer is more financially savvy? The one that has credit score of 700, average salary and loans of \$400.000 or the one that has no loans, high salary and no credit score? America is in this financial mess, because of this stupid Credit Score system, which is not effective.