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**Comments:**

I STRONGLY SUPPORT THIS PROPOSAL! Credit Card companies shouldn't have legal right to mislead and abuse consumers. ADVANTA credit card has quadrupled my interest rate. I was initially offered one of the best rates around, which was the reason I used that card in the first place. Now I am forced to pay in minimum payments much more than I was planning due to the outrageous rate increase. The current payments to ADVANTA card are very hard on me but I am struggling to keep up with them because I can't afford to ruin my credit history. I have always kept all my credit accounts (ADVANTA and other accounts) in good standing. I have never missed a payment on any of them, have always paid more than minimum amount due, have never had over-limit charges. Is Credit Card companies' greed a reason enough to legalize their misleading, misrepresentitive and false tactics???