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Comments:

I am writing, no begging you to please pass the reform on credit card practices. The mob is fairer than the credit card companies. As the mother to two young adults (one who is paralyzed) had they not had my help and my diligence in helping them maintain their credit, they would be in hot water, through no fault of their own. My daughter paid off a card, someone slammed a charge on that card, so they didn't close it. The slam charge was \$10, a balance she easily could have paid, but wasn't aware of (she was in college and I got her mail) when I opened the mail, at her request, she was charged \$100 in late payments, for a charge, she NEVER incurred PLUS they had contacted the credit reporting agencies. Do you realize that had I not fought this for her, she would have been unable to apply and receive loans necessary for law school, where she is now. I couldn't afford to send her, and she had worked so hard, I can't believe that one mistake like that could cost her her future. Had I not been so aware and diligent, she would have been mired in a bad credit, through no fault of her own. My paralyzed son, who works full time at Duke University and graduated from SUNY New York on full scholarship, had a small balance (\$1500) arbitrarily raised to 29% interest. At this time, he was ill and unemployed, but still paid EVERY SINGLE

MONTH ON TIME. We had to borrow money to keep him from being raped by this credit card. He paid it off in full and closed that account. This is inexcusable. I have had to contact the attorney general to prevent one of these from becoming so serious, it jeopardizes my children's future. Even though these were errors of ignorance, tell me which of you has not overlooked a payment, or had their identity stolen. I mean those of you who actually pay your own bills and don't subcontract the job. My son is worried about keeping his job and surviving with the crappy health care he has, he doesn't need to be prey to every vulture who is in the credit card business. PLEASE PASS THIS REFORM, IT IS KILLING PEOPLE.