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**Comments:**

We are the victims of manipulative and predatory behavior on the part of MANY credit card companies. When we started to build our house 8+ years ago, our credit was so good the interest on our cards was lower than the best rate we could find on a construction loan. With the knowledge of, and support of our banking institution, we bought materials on our credit cards and then got periodic draws on a line of credit. That worked until one overlooked/late payment. Then the credit card companies decided they would run a "periodic" review of our credit report, which they reserve the right to do, and started raising our rates, one at a time, but eventually they all went up, significantly. It's worth noting that every hit on your credit report decreases your credit worthiness. Their reason for raising our interest rate? Too many credit cards with too many balances; a late payment, too many credit inquires. We had paid our bills on time, every month and were considered credit worthy enough to receive DOZENS of credit cards with high available credit. Our monthly payments went out the roof and we could no longer afford to pay those bills. It's amazing to us that a \$3000 bill can be transformed into a \$10,000 bill with "interest, fees, and penalties". We wish our story was an exception, but sadly, we know it's common practice for predators.