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Comments:

I started by Discover account at 9.9 % and paid promptly each month. I discovered after approx 2 yearsthat my interest rate went to 16% and then to 25%. Up until the 25% hike I had been 1 day late, once. I am now payingoff my bill through Consumer Credit Agency in Denver...they charge me a too-high fee monthly to handle my payments but the did managed to negotiate the acct back down to 9.9%....p.s. Discovers reps could never give me a satisfactory asnwer for the rate hikes.