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Hi, please preserve the OPT OUT option when a change in terms is proposed by a credit card company on a previously promised life of the loan credit card agreement. For instance, a credit card company offers 2.9% on a life of the loan credit card balance transfer with a 2% monthly minimum payment, then later on the bank changes terms and raises the monthly minimum payment from 2% to 5% of the total due. The consumer should be allowed to OPT OUT of this specific change in terms. The bank, if they like, can then offer an INCENTIVE to the customer to encourage them to pay off the credit card loan faster. It's that simple. I am being specific and I'll repeat it, When a credit card company offers a LIFE OF THE LOAN CREDIT CARD AGREEMENT, they MUST OFFER AN OPT OUT CLAUSE if they change terms, and the OPT OUT OPTION should be valid for the first two printed billing cycles so the consumer can see what the change actually is that they may choose to opt out of. I would also like to compliment congress and Barack Obama for pushing through the requirement that forces credit card companies to list the pay off time lines on the first page of their credit card bill. This was a tremendous innovation and you all should take a bow for making it so. One more suggestion, Stores like Target that offer credit cards at predatory rates are actually competing with their own store vendors when they do so. PLEASE CAP STORE CREDIT CARDS at 15%. Otherwise, stores like Target actually hurt their own customers ability to purchase products as more and more of the customers monthly payment simply goes towards paying the interest rate charge. <http://www.daily-protest.com>, <http://www.bloggersagainstchasebank.com>, <http://www.robotsagainstchase.com> <http://www.thecatwhoatechasebank.com> <http://www.thecatwhoatechasebank.com> <http://www.wallstreetchange.com>