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Subject: Reg II - Debit card Interchange

Comments:

Date: Feb 21, 2011

Proposal: Agency Information Collection
Document ID: ICP-201103
Document Version: 1
Release Date: 02/08/2011
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I was always told to save and budget myself don't get in trouble financially. Be responsible. I have done that all of my life my house and car are all paid for and I owe no one. Now I have a very low credit score and I can not get a loan from anyone. I use my debit card to raise my credit limit. I am in school and I still have no credit rating that is reasonable. I have no job and because of this companies I apply to are not going to hire me because of this. Credit card companies want to keep sending me applications it's like a catch 22. I have paid my bills on time and still can not get a better rating. Even if don't use credit card it still cost me. It is safer to use a debit card (You say) protect yourself (you say) but in the end it is still costing me. How to get a better score? So one day I can replace the car that is paid for?