
From: Helen Boehning [mailto:hlboehning@gmail.com]
Sent: Tuesday, May 27, 2008 8:06 AM
To: _Regulatory Comments
Subject: In favor of regulating the credit card industry

I am in favor of the regulation of the credit card industry.

Especially prohibiting the following:

- Placing unfair time constraints on payments.
- Increasing the annual percentage rate on an outstanding credit card balance, except in certain instances.
- Unfairly allocating payments among parts of a cardholder's balance with different interest rates.
- Placing too-high fees for exceeding the credit limit solely because of a hold on the account.
- Unfairly computing balances in a tactic known as double-cycle billing.
- Unfairly adding security deposits and fees for issuing credit or making credit available.
- Making deceptive offers of credit.

In fact I want even more regulation. I want them to be prohibited from mailing me any applications, especially those that have any personal identifying information, including my name and address.

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