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**From:** The Barhydts [mailto:barhydt@cox.net]  
**Sent:** Monday, May 19, 2008 8:31 PM  
**To:** Public Info  
**Subject:** Credit card regulation

I wanted to contact you about concerns with credit cards and to support the proposed rules; however, your web site does not provide an email address for that purpose. Perhaps you can forward this to the appropriate person(s).

Anything you can do to regulate the way banks handle credit cards will be welcome. Interest rates are unnecessarily high. When you regulate they way they are imposed, they come up with another way to gouge the holders.

You need to demand plain language Terms and Conditions and revoke their privilege to simply change the terms unilaterally, retroactively and unconditionally.

The double-click billing is especially egregious; the practice of applying interest increases retroactively defies common sense. When I make a charge, I consider the interest rate. To apply it retroactively strips me of the planning.

Credit card companies should not be allowed to change interest rates immediately upon a customer with a positive history when they get a bad credit rating. The customer should be notified of the rating change and be given time to correct any errors. I have had outstanding debts attributed to me that we paid more than 10 years before the credit report noted it as outstanding.

Please consider the consumer when you are instituting regulations.  
Mary Antieau Barhydt