

This consumer is applauding and is
in favor of rules proposed.

I am a widow of 68 years, trying to help
the extended family, (that is children and grand-
children.) Food, gas or fuel to heat and cool, rent,
child care and other essentials keep increasing.
We need help, not a barrier.

Thank you
Annette Callahan

This note is in support or favor of Rules
that are fair and gives the consumer
a living chance.

Business

ON THE FRONT PAGE

Luring teache

How does \$50,000 a year for a ne
sound? A lack of qualified instruct
subjects has set off a hiring war in

The Dallas Morning News

Regulation AA -
docket No. R-1314

Section D

Monday, May

PERSONAL FINANCE

POSSIBLE LIMITS for credit card companies

Proposals would prohibit:

- 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.

SOURCES: Dallas Morning News research; The Associated Press

