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**Comments:**

Banks, Lenders & credit card companies should be required to stand by all of thier offers made to consumers when they try to obtain business. In 2005 & 2006, multiple low interest or zero interest balance transfers were sent to my home with pre-approval. At their whimsy they broke the agreements made at have raised the interest rates from 0%, 8.99% all the way to 29.99%. This is forcing many Americans to make the difficult choice of foreclosure or bankruptcy, and in some cases both. The federal government should not allow the credit card companies to break agreements and abuse the consumer. All original agreements should be honored and not changed midway for their benefit.

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