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Comments:

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Why have the rest of the main deceptive practices and practices that are just plain wrong not been addressed. I have seen the credit card companies take 10 tens to post payments. This puts us in a late fee situation. Interest rates have grown to over 36%. If we were charged over 36% for a loan then it would be considered loan sharking, but the credit card companies can get away with it. I also want to know if these changes will apply to business cards as well. They complain that they will lose "10 Billion dollars a year," This is money that they never legitimately earned to begin with. This billed is a good step but too little to late for many Americans.