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Comments:

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I was very surprised when I received notice from Citibank that my interest on my credit card (I have been a client since 1989 with excellent credit history) was going from 9.99% up to 16% so I had to "opt out" as they would not revise their decision!!! I also was hit with a \$10.00 fee to transfer money from my overdraft account to checking account!!! What and how are we to survive when these Banks are not better regulated. It is my opinion that with these hard financial times on middle class citizens, Banks are going to lose more money as people will not be able to pay off the credit card debts with such high interest. Please help us survive!!!