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As we all know, and the media has forgotten, is the High Gas Bills from \$4.85 gal gas has put the country or rather consumers in a tailspin. The resulting economic decline in finance has come from these exuberant fees i.e. over-limit fees, late fees, topping off whole total with higher interest fees, recycled billing each month... higher and higher debt has finally recycled back the banks. Perhaps they estimated this astronomical over charges as profit while they "punished" the credit card customer who struggled to keep jobs, pay taxes, AND PAY THE GAS RATES FOR PAST YEARS While simultaneously defend themselves against local city governments overcharging for any fine, or cell phone use, any mistake they find. (counties profit from distressing those home owners by auctioning -off their beloved home- on court house steps for taxes afterward, I hear the banks don't profit much at that)! Any way, these projected EARNINGS from over-charges are ON PAPER AND WHEN BILL HAS GONE IN someones got to pay. The customer now bankrupt, from this practice, has also affected housing market, foreclosures galore, OOUCH! Those Banks have forgotten who really pays they bills, TO top that off, most creditors will not negotiate bottom line just so they can't charge interest, fees as much as they can to the customers total bill. Then Banks unscrupulously claim that it as profit on paper in quarterly's. When bills are unpaid, it's profits are a mirage on paper, a bill, that is over the credit limit- beyond what customer can pay and BANKS know it. "Now pay or else I'll ruin your credit" the collector's mentality. The extortion of customer, holding them hostage to pay outlandish charges, has bit the banks in the rear...but NO... NO, the governments going to pay for those gas bills, over-limit fees, high percentage rates, checks on credit for late house payments ETC. In the future the banks should only be allowed to charge overdraft fees to a total, once, and only one time for over limited fees totals, NOT let total run as high as they can Recharging over and over like a city government committing double jeopardy in courts daily and getting away it. Banks/credit card accountants should not be allowed to add a different percentage rate without customers approval, and if asked to Effectively stop making BANK CHARGES TO CREDIT CARDS THAT ARE OVER THE LIMIT FROM LATE FEES- OVER LIMIT FEES, they should stop, allowing payments to surpass total for of bill. Not continue adding to totals month after

month to multiply total owed far beyond any thing imaginable. This practice has crippled customers during this gas crunch in a massive way highlighting that punishing the customer just isn't good business(unless your a county auctioning off foreclosed homes on the court house steps from ruined credit crunch customers.) The Banks have essentially bankrupted themselves doing this practice of massively punishing struggling customers with fees ! It's an easy fix, because everyone would like to Pay those loans off if it were only possible. They would like to pay what they charged on account and not what Banks charged,(I am sure not in the customers budget to multiply total owed by 10x). After the first late and over-limit fee, I say no more,can be charged on total. I believe the over spending came in fictitious repeated fees charged , one on top of another, month after month, preventing credit card customers from paying these bills because they were magnified into a impossibility!