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The banks are lowering credit lines and raising APR percentage to unacceptable, unfair levels due to their mismanagement and poor decision making. Who suffers, we the innocent consumers do. Why? In part it's because default rates are rising and banks are dealing with additional risk. But lawmakers and consumer advocates say the higher rates also reflect banks' massive losses from betting wrong on the housing boom, and they're basically sticking credit card customers with the tab. And the AIG bailout with taxpayers money with AIG still giving out 218 million dollars in retention bonuses, not performance bonuses, but retention bonuses!!!! THIS JUST PLAIN STINKS...and you wonder why the general public has no faith in the economy or investments.