# RICHARD CORDRAY

## OHIO TREASURER *of* STATE

**ATTN:** FEDERAL RESERVE
**RE:** OHIO COMMUNITY RESOLUTIONS AND CITIZEN COMMENTS
DOCKET # R -1314 (REGULATION AA)
**DATE:** JUNE 30, 2008
**CC:** OFFICE OF THRIFT SUPERVISION
NATIONAL CREDIT UNION ADMINISTRATION

RICHARD CORDRAY
OHIO TREASURER of STATE

July 30, 2008

The Honorable Ben S. Bernanke
Chairman, Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, D.C. 20551

RE: Docket #R-1314 (Regulation AA)

Dear Chairman Bernanke:

In the Ohio Treasury, we keenly focus on helping citizens better manage their personal finances. We host seminars and conferences, and created an interactive web site at www.yourmoneynowonline.org. While education is important, we also recognize the essential need for responsible regulation of improper and abusive credit practices in helping people navigate an increasingly complex financial world.

We therefore strongly support the proposed changes to Regulation AA, which will place consumers and credit card companies on a more level playing field. Practices such as double-cycle billing, universal default, unreasonable payment dating, and raising interest rates on pre-existing balances, have unfairly cost consumers billions of dollars. We know this firsthand from surveying participants in our financial literacy programs and hearing countless stories of financial lives undermined by such abuses.

For these reasons, the Ohio Treasury took seriously the request for public comment from the Federal Reserve Board, Office of Thrift Supervision, and National Credit Union Administration, on the proposed changes to Regulation AA. The reaction from citizens has been overwhelming. We are proud to transmit comments received from 4,623 Ohioans who have suffered from unfair and deceptive credit practices, all of which are included for your consideration. And we are pleased to have received statements of support from 55 local governments, representing 4,774,379 Ohioans. These resolutions are attached for your review.

Together, these voices demonstrate that Ohioans demand and deserve reform of the credit card industry. We urge you to heed their collective plea by approving Regulation AA's proposed changes. These regulations are long overdue and represent a strong step in the right direction. Thank you for your important work on these issues and for giving these comments the careful attention that they merit.

Sincerely,

Richard Cordray

Richard Cordray
Ohio Treasurer

cc: Office of Thrift Supervision
National Credit Union Administration

# Resolutions

Ashtabula City Council
Athens County Commissioners
Bedford Heights City Council
Broadview Heights City Council
Brook Park City Council
Brooklyn City Council
Brown County Commissioners
Bucyrus City Council
Canton City Council
Carroll County Commissioners
Champaign County Commissioners
Cleveland City Council
Cleveland Heights City Council
Columbus City Council
Conneaut City Council
Crawford County Commissioners
Cuyahoga County Commissioners
Euclid City Council
Fairview Park City Council
Galion City Council
Gallia County Commissioners
Garfield Heights City Council
Girard City Council
Greene County Commissioners
Hardin County Commissioners
Harrison County Commissioners
Hilliard City Council
Huron County Commissioners
Lake County Commissioners
Lancaster City Council
Lorain County Commissioners
Mahoning County Commissioners
Marysville City Council
Massillon City Council
Middleburg Heights City Council
Montgomery County Commissioners
Niles City Council
North Olmsted City Council
North Royalton City Council
Ottawa County Commissioners
Parma Heights City Council
Richland County Commissioners
Riverside City Council
Ross County Commissioners
Scioto County Commissioners
Solon City Council
Stark County Commissioners
Streetsboro City Council
Strongsville City Council
Van Wert City Council
Wickliffe City Council
Willowick City Council
Wooster City Council
Worthington City Council
Youngstown City Council

**RESOLUTION NO. 2008-92**

**A RESOLUTION OF SUPPORT FOR REGULATIONS BANNING CERTAIN DETRIMENTAL PRACTICES ASSOCIATED WITH CREDIT CARD ACCOUNTS**

***WHEREAS**, it has been recognized by the City Council and Public Officials of the City of Ashtabula, Ohio, that the citizens of this City and of this entire region of the United States are suffering through an economic crisis; and,*

***WHEREAS**, the National Credit Union Administration, the Federal Reserve Board (FRB) and the Office of Thrift Supervision(OTS) have jointly proposed new regulations which would ban certain detrimental practices of the lending industry associated with credit card accounts; and,*

***WHEREAS,** the undersigned are of the opinion that the proposed new rules would ease the burden of credit card debt for many of the citizens of Ashtabula by providing for fair and consistent billing, payment processing and interest rate change procedures, among other reforms.*

***NOW THEREFORE, BE IT RESOLVED** by this Council and these Public Officials of the City of Ashtabula, Ohio, on our behalf and on behalf of all our citizens, that we do hereby enact this Resolution as an expression of our approval and support for the new rules proposed by the NCUA, the FRB and the OTS that would curtail or end detrimental practices in the lending industry associated with credit card accounts, and do authorize the Clerk of Council to certify a copy of this Resolution to Todd Dieffendorfer, Special Advisor to the Treasurer, 30 E. Broad Street, Columbus, Ohio 43215, in order to communicate our firm support for these proposals.*

*PASSED:* June 16, 2008

*ATTEST:* _____
*LaVette E. Hennigan, Clerk of Council*

_____
*Robert E. Beacom, Council President*

*APPROVED:* _____
*Anthony J. Cantagallo, City Manager*

_____
*Michael Franklin, City Solicitor*

_____
*Betty S. Kist, Council Vice-President*

_____
*Joseph L. Rose, Ward 1 Councilor*

_____
*Bernard P. Roskovics, Ward 2 Councilor*

_____
*Ericka H. Severino, Ward 3 Councilor*

_____
*Julie A. Lattimer, Ward 4 Councilor*

_____
*James M. Trisket, Ward 5 Councilor*

*(legislation requests & drafts/2008/resolution support new ncua rules)*

I HEREBY CERTIFY THAT THE ABOVE IS A TRUE AND CORRECT COPY OF THE ORIGINAL RESOLUTION # 2008-92

_____ CMC
CLERK OF COUNCIL

2

# Athens County Commissioners

Lenny Eliason
Mark Sullivan
Bill Theisen

15 South Court St.
Athens, Ohio 45701
Visit us at our website:
athenscountygovernment.com

JoAnn Sikorski
Clerk/Admin. Assistant
Telephone (740) **592-3292**
Fax (740) **594-8010**

RESOLUTION

To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety; now, therefore,

BE IT RESOLVED BY THE BOARD OF ATHENS COUNTY COMMISSIONERS:

Section 1. The Board of Athens County Commissioners urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. That the Clerk of the Board of Athens County Commissioners, is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Lenny Eliason, President

William H. (Bill) Theisen

Mark Sullivan, Vice President

The Board of Athens County Commissioners is an Affirmative Action employer and does not discriminate for reasons of race, gender, age, religion or disability.



Printed on recycled paper

RESOLUTION NO.: 2008-127
INTRODUCED BY: Mayor Berger and Council Members Saunders, Brown, Cody, Gilliam, Grant, MacKenzie, Tinker

A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY, AND DECLARING AN EMERGENCY.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help.

NOW, THEREFORE, Be It Resolved by the Council of the City of Bedford Heights, State of Ohio, that:

Section 1: The Mayor and Council urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2: The Clerk of Council is hereby authorized and directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Section 3: This Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, property, health, and safety of the citizens of the City of Bedford Heights and, therefore, shall take effect and be in force from and after the earliest period allowed by law.

PASSED: JUNE 17, 2008

APPROVED: JUNE 17, 2008

EFFECTIVE: JUNE 17, 2008

PUBLISHED: JUNE 26, 2008

Fletcher D. Berger, Mayor

ATTEST:

Patricia F. Stahl, Clerk of Council

Philip D. Saunders, Council President

Harvey L. Brown, Councilman

James R. Cody, Councilman

Karen L. Gilliam, Councilwoman

Wendolyn J. Grant, Councilwoman

Barbara L. MacKenzie, Councilwoman

Alton A. Tinker, Councilman

Copies to: See Sec. 2

# CITY OF BROADVIEW HEIGHTS, OHIO

RESOLUTION NO. 08-38

INTRODUCED BY MAYOR AND ENTIRE COUNCIL

## A RESOLUTION SUPPORTING REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY, AND DECLARING AN EMERGENCY

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and'

WHEREAS, the proposal from the National Credit Union administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands of our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF BROADVIEW HEIGHTS, COUNTY OF CUYAHOGA AND STATE OF OHIO:

SECTION 1. This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2. That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

SECTION 3. This Resolution is declared to be an emergency measure necessary for the immediate preservation of the public health, safety and welfare and for the further reason stated in the Preamble hereof, and provided it receives the affirmative vote of five (5) or more of the members of Council and the signature of the Mayor; otherwise it shall take effect and be in force from and after the earliest period allowed by law.

PASSED: July 14-2008

Jennifer Mahnic
PRESIDENT OF COUNCIL

DATE FILED
WITH MAYOR: July 15-2008

APPROVED: Samuel J. Alai
SAMUEL J. ALAI, MAYOR

ATTEST: Sandra Hudack
CLERK OF COUNCIL

DATE APPROVED: 7-15-08

# AGENDA

## BROOKLYN CITY COUNCIL

## Regular Meeting ~ June 23, 2008

Pledge of Allegiance

Roll Call

Approval of minutes of May 27, 2008

Public Session

Reports from Committees, Commissions and Boards

Reports of Council

Directors' Reports

Liquor Permit (transfer - 3580 Ridge Rd)

Resolution #2008-15: In support of the proposed Brooklyn School District's 6.6 mill levy on August 5, 2008

Resolution #2008-16: Authorizing the Mayor of the City of Brooklyn to apply as a co-applicant with the City of South Euclid (lead applicant) and other First Ring Suburbs Development Council communities to the State of Ohio Department of Development's 'Local Services and Regional Collaboration Grant Program'

Resolution #2008-17: To urge the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry

Resolution #2008-18: Adopting the Tax Budget for the Fiscal Year 2009

Resolution #2008-19: Supporting the I-480/Tiedeman Road Interchange Modification Project and stating that the final design will be the Diverging Diamond Interchange

Ordinance #2008-36 Amended (3rd Reading/Adoption): Enacting Chapter 151 of the Codified Ordinances of the City of Brooklyn, Ohio, entitled 'Brooklyn Community Improvement Corporation' and approving the formation of the Brooklyn Community Improvement Corporation

Ordinance #2008-46: Authorizing the Mayor to enter into a contract with TraffTech, Inc. for the 2008 Street Striping Program

Ordinance #2008-47: To amend Section 1 of Ordinance 2008-8, adopted January 28, 2008, as amended by Ordinance 2008-43, adopted June 9, 2008, and titled 'An Ordinance establishing a temporary moratorium on the acceptance and processing of applications for permits for electronic message signs and the issuance of such permits; and declaring an emergency'

Ordinance #2008-48: Authorizing the Mayor of the City of Brooklyn, Ohio to enter into an agreement with Great Lakes Billing Associates, Inc. for third party EMS and ambulance billing, consultation, and related services

Ordinance #2008-49: To amend Section 143.02 of the Codified Ordinances of the City of Brooklyn, Ohio entitled 'EMS Service Charges'

Other matters that may come before the Council

Adjournment

P/C
CA 6/10/08
1st R 6/10/08
2nd R
3rd R
B/C

CITY OF BROOK PARK, OHIO

RESOLUTION NO. 19-2008

INTRODUCED BY: COUNCIL PRESIDENT GAMMELLA, COUNCIL MEMBERS BARR ASTORINO, WILSON, HIGGINS, BURGIO, COLONNA, SALVATORE, MAYOR ELLIOTT

**A RESOLUTION**
**URGING THE PROTECTION OF CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY, AND DECLARING AN EMERGENCY**

**WHEREAS**, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS**, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS**, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excessive fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS**, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS**, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS**, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**NOW THEREFORE BE IT RESOLVED**, by the Council of the City of Brook Park, State of Ohio that:

**SECTION 1**: This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of the

Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**SECTION 2:** That the Clerk of Council is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of the Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

**SECTION 3:** It is found and determined that all formal actions of this Council concerning and relating to this Resolution were adopted in an open meeting of this Council, and that all deliberations of this Council and of any of its committees that resulted in such formal actions were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

**SECTION 4:** This Resolution is hereby declared to be an emergency measure immediately necessary for the preservation of the public peace, health, safety and welfare of said City, and to urge the protection of consumers from unfair and abusive credit card practices; therefore, this Resolution shall take effect and be in force immediately from and after its passage and approval by the Mayor.

PASSED: June 10, 2008

PRESIDENT OF COUNCIL

ATTEST: Michelle Blazek
CLERK OF COUNCIL PRO-TEM

APPROVED:
MAYOR

June 10, 2008
DATE

I HEREBY APPROVE THE WITHIN INSTRUMENT AS TO LEGAL FORM AND CONSTRUCTION

DIRECTOR OF LAW

CERTIFICATE

M Blazek Asst. Clerk of Council, of The City of Brook Park, Ohio, do hereby certify that the foregoing is a true and accurate copy of Ordinance/Resolution No. 19-2008 passed on the 10th day of June 2008 by said council.

Michelle Blazek
Asst. Clerk of Council

I, Michelle Blazak, Assistant Clerk, of the City of Brook Park, State of Ohio, do hereby certify that there is no newspaper of general circulation in the municipality and that publication of the foregoing ordinances/resolutions was made by posting true copies at six of the most public places in said municipality as determined by ordinance 4638-2975, passed on August 12, 1975, location City Hall, 6161 Engle Road, Police Station, 17401 Holland Road, #1 Fire Station, 6590 Smith Road, #2 Fire Station, 22530 Ruple Road, #3 Fire Station, 17401 Holland Road, Brook Park Library, 6155 Engle Road, for a period of fifteen days, commencing June 11, 2008

Michelle Blazak
Michelle Blazak, Assistant Clerk of Council

Perry Ogden
Margery Paeltz
Dale Reynolds

# Brown County Board of Commissioners

Beverly Gallimore, Clerk
Lisa Spiller, Asst. Clerk

**County Administration Building**
800 Mt. Orab Pike, Suite 101
Georgetown, OH 45121

Telephone: (937) 378-3956 & 1-888-454-3956 Fax: (937) 378-6324
Email: browncco@bright.net

## RESOLUTION

To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts: and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will be put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety; now, there fore,

BE IT RESOLVED BY THE BOARD OF COMMISSIONERS:

**Section 1.** This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2.** Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's Office.

The Brown County Board of Commissioners

Dale Reynolds, Chairman | Margery Paeltz, Vice Chair | Perry Ogden, Member

# Bucyrus City Council

*Council Clerk*
Regina H. Zornes
500 S. Sandusky Ave.
Bucyrus, Ohio 44820
Tel. 419-562-6767 ext. 238
Fax 419-562-1245

*President of Council*
Randy Tidaback
930 Melody Lane
Bucyrus, Ohio 44820
Tel. 419-562-0409

*At Large*
John Walker
923 Harris Ave.
Bucyrus, Ohio 44820
Tel. 419-562-8944

Garnet "Sis" Love
936 S. East St.
Bucyrus, Ohio 44820
Tel. 419-562-2952

Michael W. Jacobs
626 Rogers St.
Bucyrus, Ohio 44820
Tel. 419-562-7972

*1st Ward*
Bruce D. Truka
112 Iron St.
Bucyrus, Ohio 44820
Tel. 419-562-6511

*2nd Ward*
Norma Hill
610 S. Walnut St.
Bucyrus, Ohio 44820
Tel. 419-562-6798

*3rd Ward*
Kenneth D. Emerson
1124 Farmview Dr.
Bucyrus, Ohio 44820
Tel. 419-562-1283

*4th Ward*
Steven W. Pifer
309 James St.
Bucyrus, Ohio 44820
Tel. 419-562-6997

July 15, 2008

Richard Cordray
Treasurer of State of Ohio
State Office Tower
9th Floor
30 E. Broad Street
Columbus, Ohio 43215

Dear State Treasurer Cordray:

The below signed members of Bucyrus, Ohio City Council want to express our support of efforts by the three federal regulators - The Federal Reserve Board (Board), the Office of Thrift Supervision (OTS), and the National Credit Union Administration (NCUA) in proposing several new provisions intended to protect consumers against unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts.

Our community of 13,224 in Central Ohio is experiencing major layoffs and factory closings in our community. Our citizens are most vulnerable at this time and should be protected from unfair and certainly costly practices by credit card companies and other institutions that are purportedly there to help them with their debt.

As we work to keep our budget and spending in line with the drastic changes we are going to be subject to with the loss of over 300 jobs, we understand that many of our citizens are going to be faced with difficult financial decisions. They should not also be subjected to unfair and deceptive offers and practices. We urge you to make sure that our citizens are protected.

**July 15, 2008 (Cont'd)**

When asked to submit legislation to show our support, we as a council felt that the $200.00 cost for publication of legislation could be better spent elsewhere in our budget, so we humbly present this letter to you for your consideration

Sincerely,

Randy Tidaback

Bruce Truka

Norma Hill

Ken Emerson

Steve Pifer

John Walker

Garnet "Sis" Love

Michael Jacobs

xc: file

# TO THE CITY COUNCIL

7/14/08
RE #67
ADOPTED

# CITY OF CANTON, OHIO

## *AN INFORMAL RESOLUTION RESPECTFULLY SUBMITTED BY GREG HAWK, WARD 1 COUNCILMAN ON THIS 14TH DAY OF JULY, 2008*

To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

*WHEREAS:* Many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

*WHEREAS:* The home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

*WHEREAS:* The proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

*WHEREAS:* The proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

*WHEREAS:* The proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be charged unexpectedly or without their knowledge; and

# RESOLUTION
# 2008-12

A RESOLUTION TO URGE THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owned and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety;

NOW, THEREFORE, BE IT RESOLVED by The Board of Commissioners of Carroll County, Ohio:

**Section 1**. This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2**. Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Upon the call of the roll, the vote was recorded as follows:

Mr. Wheaton, yea ;
Mr. Herron, yea ;
Mr. Garner, yea .

Resolution adopted this 16th day of June 2008.

Larry W. Garner, President

Robert D. Herron, Vice President

Thomas A. Wheaton, Commissioner

ATTEST:

Victoria S. Peoples
Assistant Clerk

# Champaign County Commissioners

**COMMISSIONERS**
STEVEN R. HESS
BOB E. CORBETT
MAX M. COATES

**CLERK**
PHYLLIS RITTENHOUSE

**1512 S. U.S. HIGHWAY 68**
**SUITE A100**
**URBANA, OHIO 43078**
**(937) 484-1611**

**CLERK/ADMINISTRATOR**
ANDREA MILLICE

**RECEPTIONIST/BOOKKEEPER**
ROBIN FERRYMAN

June 16, 2008

RESOLUTION – REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT - ADOPTED

THE BOARD OF COMMISSIONERS of Champaign County, Ohio met in regular session June 12, 2008 with the following present:

Steve Hess
Bob Corbett
Max Coates

Mr. Corbett moved the Board to adopt the following resolution:

To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put and end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help: and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety; now, therefore,

BE IT RESOLVED BY THE BOARD OF COMMISSIONERS:

Section 1. This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Mr. Coates seconded the motion and the result of the vote was:
Mr. Hess, yes; Mr. Corbett, yes; Mr. Coates, yes.

I, Phyllis J. Rittenhouse, Clerk of the Board of Commissioners, certify this to be a true and correct statement as taken from the minutes of the Commissioners' Journal, Volume 59, under the date of June12, 2008.

Phyllis J. Rittenhouse

Phyllis J. Rittenhouse, Clerk
Board of Commissioners
Champaign County, Ohio

Cc: Ohio Treasurer Richard Cordray's Office

RESOLUTION NO. 88-2008(F)

By Council Member Montlack

A Resolution urging the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry; and declaring an emergency.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulation will help to provide responsible consumers with greater peace of mind knowing that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social service providers for help.

NOW, THEREFORE, BE IT RESOLVED by the Council of the City of Cleveland Heights, Ohio, that:

SECTION 1. This Council hereby urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

RESOLUTION NO. 88-2008(F)

SECTION 2. The Clerk of Council is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

SECTION 3. Notice of the passage of this Resolution shall be given by publishing the title and abstract of its contents, prepared by the Director of Law, once in one newspaper of general circulation in the City of Cleveland Heights.

SECTION 4. This Resolution is hereby declared to be an emergency measure immediately necessary for the preservation of the public peace, health and safety of the inhabitants of the City of Cleveland Heights, such emergency being the need to express support for the proposed reforms on a timely basis. Wherefore, provided it receives the affirmative vote of five or more of the members elected or appoint to this Council, this Resolution shall take effect and be in force from and after the earliest time allowed by law.

EDWARD J. KELLEY, Mayor
President of the Council

THOMAS K. MALONE
Clerk of Council

PASSED: June 16, 2008

I, THOMAS K. MALONE, CLERK OF THE COUNCIL OF THE CITY OF CLEVELAND HEIGHTS, OHIO DO HEREBY CERTIFY THAT THE FOREGOING IS A TRUE, CORRECT AND EXACT COPY OF THE ORIGINAL OF AN ORDINANCE/A RESOLUTION DULY ADOPTED BY SAID COUNCIL ON THE 16th DAY OF June 2008

Thomas K. Malone

THOMAS K. MALONE
CLERK OF THE COUNCIL
CITY OF CLEVELAND HEIGHTS

# Resolution No. 958-08

**Council Members Santiago, Pierce Scott, Kelley, Brancatelli, Westbrook, Reed, Mitchell, Coats, Conwell, Sweeney, Brady, Turner, Cummins, Keane, Polensek, Zone, White.**

**An Emergency Resolution**

Urging the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

---

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health or safety, now, therefore,

**BE IT RESOLVED BY THE COUNCIL OF THE CITY OF CLEVELAND:**

**Section 1.** That this Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2.** That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision and the members of Ohio's Congressional delegation through the office of Ohio Treasurer Richard Cordray.

**Section 3.** That this resolution is hereby declared to be an emergency measure and, provided it receives the affirmative vote of two-thirds of all the members elected to Council, it shall take effect and be in force immediately upon its adoption and approval by the Mayor; otherwise it shall take effect and be in force from and after the earliest period allowed by law.

**JS:rns**
**6/9/08**

# CITY COUNCIL

## CITY OF COLUMBUS, OHIO

## *Resolution of Expression*

**To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.**

**WHEREAS**, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS**, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS**, the proposal from the National Credit Union Administration, the Federal Reserve Board and the office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS**, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS**, the proposal regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS**, through the adoption of these principals, the National Credit Union Administration, the Federal Reserve Board and the office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS**, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety; now, therefore,

**BE IT RESOLVED BY THE COUNCIL OF THE CITY OF COLUMBUS:**

**Section 1.** This council urges the National Credit Union Administration, the Federal Reserves Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, and the Truth in Savings Act and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2.** That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

KEVIN L. BOYCE, PRESIDENT PRO TEMPORE OF COUNCIL
ANDREW J. GINTHER, MEMBER OF COUNCIL
MARYELLEN O'SHAUGHNESSY, MEMBER OF COUNCIL
PRISCILLA TYSON, MEMBER OF COUNCIL

MICHAEL C. MENTEL, PRESIDENT OF COUNCIL

INTRODUCED BY:

HEARCEL F. CRAIG, MEMBER OF COUNCIL

CHARLETA B. TAVARES, MEMBER OF COUNCIL

Andrea Blevins

# City of Columbus
## Legislation Report

Office of City Clerk
90 West Broad Street
Columbus OH 43215-9015
columbuscitycouncil.org

ORIGINAL

**File Number: 0139X-2008**

**30-Day**

**File Number:** 0139X-2008 **File Type:** Resolution **Status:** In Council

**Version:** 1 **Controlling Body:** Craig

**File Name:** To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission abusive practices by the credit card industry. **Introduced:** 7/8/2008

**Requester:** Council Drafter **Cost:** **Final Action:**

**Auditor Cert #:** **Auditor:** When assigned an Auditor Certificate Number I , the City Auditor, hereby certify that there is in the treasury, or anticipate to come into the treasury, and not appropriated for any other purpose, the amount of money specified hereon, to pay the within Ordinance.

**Contact Name/No.:** Talia Brown, 645-7379

I hereby certify that the above or attached is a true and correct copy of Resolution No. 0139X-08 passed by the Council of the City of Columbus, Ohio 7-14 2008 as shown by the records now on file in this office.

Seal Andrea Blevins/dmcj
City Clerk

**Floor Action (Clerk's Office Only)**

JUL 14 2008 Adopted 7 - 0

**Mayor's Action**

Mayor — Date: JUL 15 2008

Veto — Date

**Council Action**

Date Passed/Adopted: JUL 14 2008

President of Council

Andrea Blevins
City Clerk

**Title:**

To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission abusive practices by the credit card industry.

**Sponsors:**

**Indexes:**

**Attachments:**

History of Legislative File

| Version: | Acting Body: | Date: | Action: | Sent To: | Due Date: | Return Date: | Result: |
|---|---|---|---|---|---|---|---|
| 1 | Council Drafter | 7/8/08 | Sent to Clerk's Office for Council | City Clerk Inbox | | | |

**EBOCO:** Following review and approval, when required, the Equal Business Opportunity Commission Office certifies compliance with Title 39 as of date listed.

**City Attorney:** Following review and approval, when required, this ordinance has been reviewed by the City Attorney's Office as to its form and legality only.

Title

To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission abusive practices by the credit card industry.

Body

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposal regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principals, the National Credit Union Administration, the Federal Reserve Board and the office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety; now, therefore,

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF COLUMBUS:

Section 1. This council urges the National Credit Union Administration, the Federal Reserves Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, and the Truth in Savings Act and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

# RESOLUTION NO. 64-08

**Introduced By** Mr. Campbell

A RESOLUTION TO URGE THE NATIONAL CREDIT ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY, AND DECLARING AN EMERGENCY.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of dept; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety.

NOW, THEREFORE BE IT RESOLVED, by the City of Conneaut, County of Ashtabula and State of Ohio:

SECTION 1. That the Council of the City of Conneaut, Ohio urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, the Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2. That it is hereby found and determined that all formal actions of this Council concerning and relating to the passage of this resolution were adopted in an open meeting of this Council and that all deliberations of this Council or any of its committees that resulted in such formal actions were in meetings open to the public, in compliance with all legal requirements including Section 121.22 of the Ohio Revised Code.

SECTION 3. That the Clerk of this Council is hereby authorized and directed to forward a certified copy of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

SECTION 4. That this Resolution is hereby declared to be an emergency measure in the interests of public peace, health and safety and shall, therefore, go into immediate effect upon its passage and signing by the President of Council

Passed this 23rd day of June, 2008.

President of Council

ATTEST:

Clerk of Council

# COMMISSIONERS' OFFICE, CRAWFORD COUNTY, OHIO

JUNE 10, 2008

**In the matter of urging the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.**

Carl W. Watt made the motion to adopt the following

## RESOLUTION

**WHEREAS**, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS**, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and,

**WHEREAS**, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS**, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS**, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS**, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS**, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health or safety; therefore, be it

**RESOLVED**, by the Board of Commissioners, Crawford County, Ohio urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry; and, be it further

**RESOLVED**, copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Mo Ressallat seconded the above motion and the roll being called upon its adoption, the vote resulted as follows:

| | AYE | NAY |
|---|---|---|
| Gary Miller | ✓ | |
| Mo Ressallat | ✓ | |
| Carl W. Watt | ✓ | |

BOARD OF COMMISSIONERS
CRAWFORD COUNTY, OHIO

Barbara A. Leuthold, Clerk

Nat'l. Credit Union Adm. BAL

(087-08)

Resolution No. **155-2008**

By – Councilman Van Ho, Mayor Cervenik, President
Holzheimer Gail, Council Persons, Gruber, Scarniench
Jones, Minarik, Wojtila, Langman

A resolution urging the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and Interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulation will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the Immediate preservation of public peace, property, health, or safety.

NOW, THEREFORE, be it ordained by the Council of the City of Euclid, State of Ohio:

Section 1: That this Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2: That the Clerk of this Council is hereby authorized and directed to certify a copy of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Richard Cordray, Ohio Treasurer of State, Rhodes Tower, 30 East Broad Street, 9th Floor, Columbus, Ohio 43266-0421.

Section 3: That it is found and determined that all formal actions of this Council concerning and relating to the adoption of this resolution were adopted in an open meeting of this Council, and that all deliberations of this Council and any of its committees that resulted in such formal action, were in meetings open to the public, in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

## RESOLUTION

**Urging the National Credit Union Administration, Federal Reserve Board and Office of Thrift Supervision to adopt proposed reforms to the Federal Trade Commission Act, Truth in Savings Act and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.**

---

**WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit card debts.**

**WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices.**

**WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy.**

**WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt.**

**WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge.**

**WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help.**

**AND WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health and/or safety.**

**NOW, THEREFORE, BE IT RESOLVED that the Board of County Commissioners of Cuyahoga County, Ohio, urges the National Credit Union Administration, Federal Reserve Board and the Office of Thrift Supervision to adopt proposed reforms to the Federal Trade Commission Act, Truth in Savings Act and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.**

**BE IT FURTHER RESOLVED that the Clerk of the Board be, and she is, hereby instructed to transmit a copy of this resolution to Paul Oyaski, Director, Department of Development; the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of the Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's Office.**

**On Motion of Commissioner Hagan, seconded by Commissioner Dimora, the foregoing resolution was duly adopted.**

**Ayes: Hagan, Dimora, Jones.**

**Nays: None.**

**Resolution Adopted.**

**Andria Richardson,**
**Clerk of the Board pro tem**

**Journal 299**
**June 26, 2008**
**082901**
**fg**

CITY OF FAIRVIEW PARK

RESOLUTION 08-12
REQUESTED BY: COUNCILMAN GAUTHIER
SPONSORED BY: COUNCILMAN GAUTHIER
CO-SPONSORED BY: COUNCILMEMBERS MANNING, MINEK, WESTFALL, KILBANE, CLEARY AND COUNCIL PRESIDENT ROBATIN

A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and,

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and,

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and,

WHEREAS, the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and,

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help.

**NOW THEREFORE BE IT RESOLVED BY THE COUNCIL OF THE CITY OF FAIRVIEW PARK, COUNTY OF CUYAHOGA AND STATE OF OHIO:**

SECTION 1) The members of Fairview Park City Council urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2) That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

SECTION 3) It is found and determined that all formal actions of this Council concerning and relating to this Resolution were adopted in an open meeting of this Council, and its deliberations of this Council and any of its committees that resulted in such formal action were in meetings open to the public in compliance with all legal requirements.

SECTION 4) That this Resolution is duly declared to be an emergency measure, necessary for the immediate preservation of public peace, health, safety and welfare and to immediately make known to various elected representatives and offices of the federal government this Council's beliefs relative to credit card industry reform; and provided it receives the affirmative vote of two-thirds (2/3) of the members of Council eligible to vote, it shall take effect and be in force immediately upon its passage and approval by the Mayor, otherwise from and after the earliest period allowed by law.

PASSED: 06-16-08
APPROVED: 06-17-08

Eileen A. Patton

Eileen Ann Patton, Mayor

James R. Robatin, President of Council

Traci L. Waldron

Traci L. Waldron, Clerk of Council

1st Reading: 06-16-08
2nd Reading: Suspended
3rd Reading: Suspended

TRACI L. WALDRON, CLERK OF THE COUNCIL OF THE CITY OF FAIRVIEW PARK, OHIO, DOES HEREBY CERTIFY THAT THE ABOVE IS A TRUE COPY OF RESOLUTION ~~ORDINANCE~~ NO. 08-12 AT A MEETING OF THE COUNCIL OF THE CITY OF FAIRVIEW PARK HELD 6-16-08

Traci L. Waldron
CLERK OF THE COUNCIL

**RESOLUTION NO. 2008-10**

**ENTITLED A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.**

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-services providers for help.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF GALION, STATE OF OHIO:

Section 1: That this Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2: That the Clerk of Council is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's Office.

Section 3: That this Resolution shall take effect and be in full force immediately upon its adoption.

RICHARD SWAIN
PRESIDENT OF COUNCIL

ATTEST:

MICHELLE TALBOTT
CLERK OF COUNCIL

APPROVED AS TO FORM: _____
REESE F. MILLS
LAW DIRECTOR

ADOPTED ON FIRST READING 6-24-08
(Date)

ADOPTED ON FINAL READING _____
(Date)

| VOTE ON FINAL READING | YEA | NAY |
|---|---|---|
| MR. BALDINGER | ✓ | |
| MS. CLARK | ✓ | |
| MS. GEORGE | ✓ | |
| MR. KEIB | Ab | |
| MR. SMITH | ✓ | |
| MR. SWAIN | ✓ | |
| MRS. WADE | ✓ | |

I, Michelle Talbott, Clerk of Galion City Council hereby certify that this is a true and correct copy of Resolution No. 2008-10 passed by Galion City Council at a Regular Meeting held June 24, 2008.

Michelle Talbott 6-26-08

Michelle Talbott, Clerk

# RESOLUTION

To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes and emergency measure for the immediate preservation of public peace, property, health, or safety; now, therefore,

BE IT RESOLVED BY THE BOARD OF COMMISSIONERS:

Section 1. This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision and members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Gallia County Commissioners:

Justin L. Fallon
President

David K. Smith
Vice-President

Howard J. Foster
Member

## *CERTIFICATION*

**I, as Clerk of Council of the City of Garfield Heights, do hereby certify that the** **RESOLUTION NO. 24-2008*** **attached hereto, is a true and exact copy of the original of said** ***RESOLUTION NO. 24-2008*** **, as adopted by the Council of said City, and recorded in the official records designated for that purpose by said Council.**

**BARBARA MOLIN**
**Clerk of Council**

**Date:** July 23, 2008

F:\BeaFiles\2007\CLERK OF COUNCIL CERTIFICATION.doc

RESOLUTION NO.: 24-2008 Adopted 7/14/2008 7 YES

SPONSORED BY: MAYOR THOMAS J. LONGO

Co sponsored by Clnr. Ordley, Marcic, Liotta, Jarrowski, Mahoney

AN EMERGENCY RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift and Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift and Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety.

NOW, THEREFORE, BE IT RESOLVED by the Council of Garfield Heights, Cuyahoga County, State of Ohio, that:

Section 1. It is hereby declared that this Council urges the adoption of the proposed reforms for the Federal Trade Commission

Section 2. The Law Department be and is hereby authorized to transmit a copy of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift and Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Corday's office.

Section 3. This Resolution is hereby declared to be an emergency measure necessary for the public health, safety, and welfare of the citizens of Garfield Heights, Ohio, and shall be in full force from and after its passage and approval by the Mayor, otherwise after the earliest period allowed by law.

PASSED: July 14, 2008

APPROVED: Thomas J. Longo
MAYOR

PRESIDENT OF COUNCIL

ATTEST: Adam Mehr
CLERK OF COUNCIL

EFFECTIVE DATE: July 14, 2008

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NO. 44-29

RESOLUTION NO. 7581-08

**A RESOLUTION TO URGE THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.**

**WHEREAS,** many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS,** the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS,** the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of deft; and

**WHEREAS,** the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS,** this Resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety;

**NOW THEREFORE BE IT RESOLVED** by the Forty-Fourth Council of the City of Girard, Ohio :

**SECTION 1:** This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**SECTION 2:** That the Clerk of Council is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's Office.

PASSED IN COUNCIL THIS 23RD DAY OF JUNE, 2008

PRESIDENT OF COUNCIL

ATTEST:

MAYOR

ATTEST:

Patricia A. DeBenedo

CLERK OF COUNCIL

APPROVAL DATE: 06.23.08
FIRST READING: 06.23.08
SECOND READING: 06.23.08
THIRD READING: 06.23.08

MOTIONED BY: SHELBY
SECONDED BY: SEIDLER
DATE: JUNE 9, 2008

I hereby certify that the foregoing Resolution was published in the Trumbull County Legal News on the dates herein below set forth and was posted on the Girard City Bulletin Board on the day herein below set forth.

DATES OF PUBLICATION:

7th DAY OF JULY, 2008
14th DAY OF JULY, 2008

POSTED:

30th DAY OF JUNE, 2008

Patricia A. DeGenis
CLERK OF COUNCIL

THIS INSTRUMENT PREPARED BY:

MARK STANDOHAR, LAW DIRECTOR

**CITY OF GIRARD, OHIO**
**I certify the above to be a true copy of**
**The original now on file in my office.**

Patricia A. DeGenis 07.10.08
**Clerk of Council** **Date**

Greene County
Board of Commissioners

Alan G. Anderson
Ralph C. Harper
Richard G. Perales

35 Greene Street
Xenia, Ohio 45385-3101

Phone: (937) 562-5006
Fax: (937) 562-5331
Administrator: (937) 562-5002
Clerk: (937) 562-5165
Dayton Line: (937) 427-2883
www.co.greene.oh.us

GREENE COUNTY BOARD OF COMMISSIONERS

RE: Protecting Consumers from unfair and abusive practices by the credit card industry

RESOLUTION NO. 08-7-8-11

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and,

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and,

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and,

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and,

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and,

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help.

NOW, THEREFORE, BE IT RESOLVED, that the Greene County Board of Commissioners does hereby support the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

THE GREENE COUNTY BOARD OF COMMISSIONERS

Ralph C. Harper, President

Alan G. Anderson, Vice President

Richard G. Perales

Attest: Kim Mock
Clerk

June 12, 2008

IN THE MATTER OF SUPPORTING OHIO TREASURER RICHARD CORDRAY TO PROTECT CONSUMERS FROM THE CREDIT CARD INDUSTRY UNFAIR PRACTICES

This day the Board of Hardin County Commissioners met in regular session, members present Gerald Potter, Jerry E. Cross, and Russell W. Ludwig.

It was moved by Mr. Cross and seconded by Mr. Ludwig that the following be adopted

**RESOLUTION**

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis services are a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety; now, therefore,

**BE IT RESOLVED BY THE BOARD OF COMMISSIONERS:**

**Section 1.** This Commission urges the national Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

V80
339

Board of County Commissioners
Harrison County, Ohio
100 West Market Street
Cadiz OH 43907
(740) 942-4623 / (740) 942-4090 fax
commissioners34@verizon.net

Michael Vinka, Chairman
Phillip Madzia
William Host

Brandi Burton, Clerk
Shirley Gilbert, Asst. Clerk


RESOLUTION 17-08

Whereas, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

Whereas, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

Whereas, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair changes that put their personal financial stability in jeopardy; and

Whereas, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

Whereas, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

Whereas, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

Whereas, this resolution constitutes an emergency measure for the immediate preservation of public peach, property, health, or safety; now, therefore,

BE RESOLVED BY THE BOARD OF COMMISSIOENRS:

Section I: This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2: Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Michael Vinka
Michael Vinka, Chairman

Phillip Madzia
Phillip Madzia

William Host
William Host

6/18/08
Date

I hereby certify that the foregoing is a true copy of Resolution 08-R-18 duly adopted by the Council of the City of Hilliard the 9th day of June, 2008.

Lynne M. Freeze
Clerk of Council
City of Hilliard

*Resolution of the City of Hilliard, Ohio*

**Resolution No. 08-R-18**
**Page 1 of 2**
**Adopted: June 9, 2008**

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**URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED TO THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.**

**WHEREAS**, the Council of the City of Hilliard, Ohio recognizes that many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS**, the Council of the City of Hilliard, Ohio further recognizes that the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the Council of the City of Hilliard, Ohio believes that the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in the City of Hilliard avoid excess fees and unfair charges that put their personal finance stability in jeopardy; and

**WHEREAS,** the Council of the City of Hilliard, Ohio further believes that the proposed regulations may put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS,** the Council of the City of Hilliard, Ohio believes that the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** the Council of the City of Hilliard, Ohio further believes that through the adoption of these principals, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS**, the Council of the City of Hilliard, Ohio urges the National Credit Union Administration, the Federal Reserve Board and the Office of Truth Supervision to support this Resolution and adopt the reforms to the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act.

**NOW, THEREFORE, BE IT RESOLVED** by the Council of the City of Hilliard, Ohio, that:

**SECTION 1**. The City Council of Hilliard, Ohio urges the National Credit Union Administration, the Federal Reserve Board and the Office of Truth Supervision to adopt the reforms proposed to the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**SECTION 2**. The Clerk of Council is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board and the Office of Truth Supervision and members of the Ohio Congressional delegation via Ohio Treasurer Richard Cordray's Office.

**SECTION 3**. This Resolution shall become effective upon its adoption.

**ATTEST:**

Lynne M. Fasone

**Lynne M. Fasone**
**Clerk of Council**

**SIGNED:**

Brett A. Sciotto

**Brett A. Sciotto**
**President of Council**

**APPROVED AS TO FORM:**

Pamela A. DeDent

**Pamela A. DeDent**
**Director of Law**

**APPROVED:**

Donald J. Schonhardt

**Donald J. Schonhardt**
**Mayor**

08-R-18

**Vote:**

| | Yea | Nay | Abstain |
|---|---|---|---|
| President Sciotto | ✓ | | |
| Vice President Uttley | ✓ | | |
| Allison | Excused | | |
| Iosue | ✓ | | |
| McGivern | ✓ | | |
| Nichter | ✓ | | |
| Roberts | ✓ | | |
| | | | |
| Results: | 6 | 0 | 0 |

√Ohio Treasurer

June 24, 2008 08-218

**RESOLUTION**

**IN THE MATTER OF URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUNERS FROM UNFAIR AND ABUSIVE PRACTIES BY THE CREDIT CARD INDUSTRY**

Gary W. Bauer moved the adoption of the following resolution:

**WHEREAS,** many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS,** home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS,** the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS,** the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or with their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS,** this resolution constitutes an emergency measure for the immediate preservation of public peach, property, health, or safety; now therefore

**BE IT RESOLVED BY THE BOARD OF HURON COUNTY COMMISSIONERS:**

**Section 1.** This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2.** Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's congressional delegation via Ohio Treasurer Richard Cordray's Office.

**BE IT RESOLVED**, that the foregoing resolution was adopted and all actions and deliberations of the Board of Commissioners of the County of Huron, Ohio, relating thereto were conducted in meetings open to the public, in compliance with all applicable legal requirements, including Section 121.22 of the Ohio Revised Code.

Ralph A. Fegley seconded the motion. The roll being called upon its adoption, the vote resulted as follows:

Yes Mike Adelman
Mike Adelman

Yes Gary W Bauer
Gary W. Bauer

Yes Ralph A. Fegley
Ralph A. Fegley

CERTIFICATION
I, Clerk to the Board of Huron County Commissioners do hereby certify that the above is a true and correct copy of the resolution passed on 6-24-08 and is recorded in the Commissioners Journal Volume 88 page

CLERK

Commissioners' Office, Lake County
Painesville, OH, June 17, 2008

The Board of County Commissioners, in and for Lake County, Ohio, met this day in regular session with the following members present:

Commissioners: Aufuldish, Sines and Troy

Commissioner Troy presented the following resolution and moved its adoption.

**RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY**

WHEREAS, the Board of County Commissioners hereby finds and determines that all formal actions relative to the adoption of this resolution were taken in an open meeting of this Board of County Commissioners, and that all the deliberations of this Board of County Commissioners and of its committees, if any, which resulted in formal actions, were taken in meetings open to the public, in full compliance with applicable legal requirements, including Section 121.22 of the Revised Code, and

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners, in and for Lake County, Ohio, that:

Section 1. This Board urges the Nation Credit Union Administration, the Federal Reserves Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserves Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

**RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY**

BE IT FURTHER RESOLVED, that the Clerk of the Board is hereby directed to forward certified copies of this resolution to the Lake County Auditor; Budget Director; and to Todd Dieffenderfer, Special Advisor to the Treasurer, 30 E. Broad Street, 9th Floor, Columbus, Ohio 43215.

Commissioner Sines seconded the resolution and the roll being called upon its adoption, the vote resulted as follows:

"AYES": Commissioners: Aufuldish, Sines and Troy

"NAYS": None

Resolution adopted,
Amy Elszasz, Clerk

CLERK'S CERTIFICATION

I, Amy Elszasz, duly appointed Clerk of the Board of County Commissioners, do hereby certify that this is a true and accurate copy of a resolution adopted by said Board on June 17, 2008, and recorded in the Commissioners' Journal, Volume 2008.

WITNESS my hand this seventeenth day of June, 2008, in Painesville, Ohio.

Amy Elszasz, Clerk
Board of Commissioners, ~~in and~~
for Lake County, Ohio

S:\LCC\CLK\RESOLUTIONS\2008-RES\20080617\C02.wpd
(C-107)

TEMPORARY RESOLUTION NO. 93-08

PERMANENT RESOLUTION NO. 94-08

A RESOLUTION TO URGE THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety

BE IT RESOLVED BY COUNCIL OF THE CITY OF LANCASTER, STATE OF OHIO

SECTION 1. This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2. That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the Members of Ohio's Congressional Delegation via Ohio Treasurer Richard Cordray's Office.

SECTION 3. That this resolution shall take effect and be in force from and after the earliest period allowed by law.

Passed: 7/14/08 after 2nd reading. Vote: Yeas 6 Nays 2

Approved: 7/14/08
Date

President of Council

Clerk: Teresa Lee Andy

Mayor

Offered by

Second by

Requested by Finance Committee

# LORAIN COUNTY

**Board of Commissioners**

Betty Blair  Lori Kokoski  Ted Kalo


County Administrator
James R. Cordes
440-329-5760

Assistant County Administrator
Ronald F. Twining
440-329-5530

Clerk of Board
Theresa Upton
440-329-5165

Animal Control Officer
J. A. Szlempa Sr
440-326-5997

Budget Director
Lara Hobart
440-329-5291

Charles Berry Bridge Supervisor
Charles Mackin
440-244-2137

Children & Family Council
Melissa Stefano
440-284-4407

Community Development
440-328-2323

E-9-1-1 Director
Robin Jones
440-329-5442

Emergency Management
& Homeland Security Director
Thomas Kelley
440-329-5137

Golden Acres Administrator
Jen Dull
440-988-7210

Human Resources Department
440-329-5150

IT Director
Enue Smith
440-329-5781

Lorain County Transit
Robin Bolan
440-328-2490

Maintenance Director
Dennis Shawver
440-329-5326

Office on Aging Director
Patricia Linleusn
440-329-4878

Office Services Supervisor
Jennifer Demich
440-329-5213

Purchasing Director
Yvonne Newton
440-329-5260

Records Center Supervisor
Lynn Wallace-Smith
440-329-5866

Solid Waste Director
Daniel Billmon
440-329-5442

Special Projects Manager
Karen Dasso
440-329-5342

Workforce Development Director
Vivian Alexander
440-284-1850


July 17, 2008

Richard Cordray, Treasurer
State of Ohio
30 East Broad Street, 9th Floor
Columbus, Ohio 43215-3461

Dear Treasurer Cordray:

Enclosed is Resolution No. 08-510, adopted by the Lorain County Board of Commissioners on July 17, 2008 urging the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from Unfair and abusive practices by the credit card industry.

This is being forwarded for your information, along with the document for your distribution.

Yours truly,

Theresa L. Upton
Clerk

tlu
Enclosure

Cc: File


226 Middle Ave. Elyria, Ohio 44035-5641 Phone: 440-329-5000 or 440-244-6261 Fax: 440-323-3357
www.loraincounty.us

A.12 RESOLUTION NO. 08-510

| | | |
|---|---|---|
| In the matter of urging the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from Unfair and abusive practices by the credit card Industry | ) | July 17, 2008 |

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to project citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be charged unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service provides for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation public peace, property, health or safety.

NOW, THEREFORE BE IT RSOVLED, by the Lorain County Board of Commissioners;

Section 1. This Commission urges the National Credit Union Administration, the Federal Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. Copies of this resolution are to be transmitted to the national Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Motion by Blair, seconded by Kokoski to adopt Resolution. Ayes: All. Motion carried. _____(discussion was held on the above)

I, Theresa L. Upton, Clerk to the Lorain County Board of Commissioners do hereby certify that the above Resolution No. 08-510 is a true copy as it appears in Journal No. 08 on date of July 17, 2008.

Theresa L. Upton, Clerk

BOARD OF MAHONING
COUNTY COMMISSIONERS
21 W. Boardman Street
Youngstown, Ohio 44503

**RESOLUTION**
**RES 08-06-014**

**RESOLUTION TO URGE THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.**

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety.

NOW, THEREFORE, BE IT RESOLVED, by the Board of Mahoning County Commissioners:

**Section 1.** This Board urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2.** Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

It was moved by Mr. McNally, and seconded by Mr. Ludt, that the foregoing Resolution be approved this 12th day of June, 2008.

| | | |
|---|---|---|
| Roll call voting resulted: | Mr. Ludt: | aye |
| | Mr. McNally: | aye |
| | Mr. Traficanti: | aye |

As Clerk of the Board of Mahoning County Commissioners, State of Ohio, I hereby certify that this is a true and correct copy of the original now on file in the Mahoning County Commissioners Office. _____ **CERTIFIED COPY.**

BOARD OF MAHONING
COUNTY COMMISSIONERS
21 W. Boardman Street
Youngstown, Ohio 44503

WHEREUPON, the President of the Board declared the foregoing Resolution be duly adopted this 12th day of June, 2008.

ANTHONY T. TRAFICANTI,
PRESIDENT OF THE BOARD

ATTEST:

NANCY M. LABOY,
CLERK OF THE BOARD

JR. VOL. 96, PAGE 387

cc: Judy Tesone

As Clerk of the Board of Mahoning County Commissioners, State of Ohio, I hereby certify that this is a true and correct copy of the original now on file in the Mahoning County Commissioners Office. **CERTIFIED COPY.**

John Gore
Dan Fogt

RESOLUTION 14-08

TO URGE THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY AND DECLARING AN EMERGENCY

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts, and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices, and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy, and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt, and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge, and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help, now therefore;

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF MARYSVILLE, OHIO, That:

SECTION I. This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION II. This resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the health, safety and welfare of the citizens of the City, and as such, this resolution shall take effect and be in force immediately upon its adoption.

SECTION III. That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

1st Reading June 12, 2008 (emergency)

2nd Reading June 26, 2008

3rd Reading Waived June 12, 2008

Passed June 26, 2008

PRESIDENT OF COUNCIL

ATTEST:

CLERK OF COUNCIL

APPROVED AS TO FORM

Law Director Date 6/25/08

PRESENTED TO MAYOR July 1, 2008

APPROVED BY MAYOR 7/3/08

CHRISTIANE W. SCHMENK, MAYOR

RECEIVED OCT 1 0 2008

# CITY OF MIDDLEBURG HEIGHTS, OHIO

Resolution No. 2008-46

Introduced By: Mr. Guttmann

Co-Sponsors: Mr. Budney, Mr. Ali, Mr. Castelli, Mr. Herron, Mr. Bortolotto, Mayor Starr

Move for suspension of Charter Section 4.10 (5 day delivery requirement) & Council Rule 3 (24 hour agenda requirement).

## A RESOLUTION
## TO URGE THE ADOPTION OF PROPOSED REFORMS TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF MIDDLEBURG HEIGHTS, STATE OF OHIO, AS FOLLOWS:

Section 1: This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2: That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Section 3: It is hereby found and determined that all formal actions of this Council concerning and relating to the passage of this Resolution were adopted in an open meeting of this Council, and that all deliberations of this Council and any of its committees that resulted in such formal actions were in meetings open to the public, in compliance with all legal requirements, including Chapter 107 of the Middleburg Heights Code and Section 121.22 of the Ohio Revised Code.

Passed: June 10, 2008

President of Council

Attest: M. Meeka
Clerk of Council

Presented To Mayor: June 11, 2008

Approved On: 6/12/08

| | Yea | Nay |
|---|---|---|
| Budney | X | |
| Ali | X | |
| Sheppard | ABSTAIN | |
| Castelli | X | |
| Herron | X | |
| Bortolotto | ABSENT | |
| Guttmann | X | |

Mayor

I, Mary Ann Meeka Clerk of the [illegible] the City of Middleburg Hts., Ohio, hereby certify that Res. 2008 46 adopted by the Council of the City of Middleburg Hts., on 6/10/08 was posted for a period of fifteen days, beginning 6/13/08 and remained so posted for fifteen days at the two posting places as designated by Charter.

Mary Ann Meeka
Clerk

CERTIFICATE

I, Mary Ann Meeka, Clerk of Council of the City of Middleburg Heights, Ohio, do hereby certify that the foregoing is a true and accurate copy of Res 2008 46 passed on the 10th day of June 2008 by said Council.

Mary Ann Meeka
Clerk of Council

MONTGOMERY
COUNTY

MONTGOMERY COUNTY
ADMINISTRATION BUILDING

451 West Third Street
P.O. Box 972
Dayton, Ohio 45422-1110

COUNTY COMMISSIONERS
Judy Dodge
Dan Foley
Deborah A. Lieberman

COUNTY ADMINISTRATOR
Deborah A. Feldman

July 23, 2008

To Whom This May Concern:

We, the Montgomery County Board of Commissioners, would like to urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts. The home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair predatory business practices.

The proposal from the National Credit Union Administration, The Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy. The proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt. The proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge.

This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Thank you in advance for your consideration.

Respectfully yours,

Judy Dodge, President | Debbie Lieberman | Dan Foley

DRAFT NO. 49-08
SPONSORED BY: FINANCE COMMITTEE
AUTHORIZED BY: COUNCILMEN PAPALAS, PAPAS & MCCORMICK

RESOLUTION NO. 23-08

A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit card debts; and,

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and,

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health or safety;

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF NILES, STATE OF OHIO:

SECTION 1: This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2: That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Robert H. Maro Jr.
PRESIDENT OF COUNCIL

PASSED: June 18, 2008

ATTEST: Linda A. Yuhasz
CLERK OF COUNCIL

Filed with the Mayor of the City of Niles, Ohio, this 19th day of June, 2008, and signed by me as such Mayor this 19th day of June, 2008.

Ralph Sfiurla
MAYOR

**CITY OF NORTH OLMSTED**
**RESOLUTION NO. 2008-89**

**BY**: Council Members Nicole Dailey Jones, Paul R. Barker, Lawrence R. Orlowski, Kevin G. Kearney, Mark J. Mahoney

**A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD, AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY AND DECLARING AN EMERGENCY.**

**WHEREAS,** many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS,** the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS,** the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS,** the proposed regulations would mean that consumers who are working hard to play by all the rules would not be penalized because of unfairly short time frames to make payments, allocation of payments first to balances with the lowest interest rates, increased interest rates that are applied to existing past balances, charges for exceeding credit limits because a hold was placed on an account, unfairly computing outstanding credit balances in various ways, unfair security deposits and fees for providing credit, and deceptive offers of "firm" interest rates that change after the consumer signs up; and

**WHEREAS,** the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help;

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF NORTH OLMSTED, COUNTY OF CUYAHOGA, AND STATE OF OHIO:**

**SECTION 1:** That the Council of the City of North Olmsted urges the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**SECTION 2:** That the Clerk of Council is hereby directed to transmit a fully attested copy of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision, and the members of Ohio's Congressional delegations via Ohio Treasurer Richard Cordray's office.

**SECTION 3:** That this Resolution is hereby declared to be an emergency measure immediately necessary for the preservation of the public health, safety and welfare; and further for the reason that it is necessary that this Resolution go into effect immediately as the public comment period will close on August 4, 2008; and further provided it receives the affirmative vote of two-thirds of all members of this Council, it shall take effect and be in force immediately upon its passage and approval by the Mayor.

PASSED: June 17, 2008

First Reading: 6/17/08
Second Reading: Suspended
Third Reading: Suspended
Committee: Suspended

ATTEST:

BARBARA L. SEMAN
*Clerk of Council*

KEVIN M. KENNEDY
*President of Council*

APPROVED: 06/18/08

MAYOR THOMAS E. O'GRADY

APPROVED AS TO LEGAL FORM:

/s/ James M. Dubelko
JAMES M. DUBELKO
*Director of Law*

I hereby certify this to be a true and accurate copy of Ordinance or Resolution No. 2008-89 passed 6/17/08 by the Council of the City of North Olmsted, Ohio.

Barbara L. Seman, Clerk of Council

# THE CITY COUNCIL OF NORTH ROYALTON, OHIO

RESOLUTION 08-130

INTRODUCED BY: Gentile, Nickell, Petrusky, Willey, McKee, Antoskiewicz, Kasaris, Mayor Stefanik

A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY

WHEREAS: Many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS: The home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS: The proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS: The proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS: The proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS: Through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF NORTH ROYALTON, COUNTY OF CUYAHOGA AND STATE OF OHIO, THAT:

Section 1. This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. The Director of Legislative Services is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Section 3. It is found and determined that all formal actions of this Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of this Council and that all deliberations of this Council and any of its committees that resulted in such formal action were in meetings open to the public in compliance with all legal requirements.

THEREFORE, provided this Resolution receives the affirmative vote of a majority of all members elected to Council, it shall take effect and be in force from and after the earliest period allowed by law.

PRESIDENT OF COUNCIL

APPROVED: Robert A. Stefanik
MAYOR

DATE PASSED: June 17, 2008

DATE APPROVED: June 20, 2008

First reading suspended
Second reading suspended
Third reading June 17, 2008

ATTEST:
DIRECTOR OF LEGISLATIVE SERVICES

YEAS: Gentile, Nickell, Petrusky, Willey, Antoskiewicz, Kasaris

NAYS: none

ABSENT: McKee

RESOLUTION NO. 08-39

A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY

The Board of County Commissioners of Ottawa County, Ohio met this 12th day of June 2008 in regular session with the following members present:

James M. Sass Steven M. Arndt Carl Koebel, Absent

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health or safety;

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF OTTAWA COUNTY, OHIO:

THAT, the Board of Ottawa County Commissioners urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry; and

THAT, Copies of this resolution are to be transmitted to the National Credit Union Administration, Federal Reserve Board, Office of Thrift Supervision and members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

THAT, this Board of County Commissioners hereby finds and determines that all formal actions relative to the adoption of this resolution were taken in an open meeting of this Board, and that all deliberations of this Board and of its committees, if any, which resulted in formal action were taken in meetings open to the public in full compliance with applicable legal requirements including Section 121.22 of the Revised Code.

THAT, this resolution shall become effective on June 12th, 2008.

On motion of Mr. Amdt and second of Mr. Sass, said resolution was adopted and the roll being called upon its adoption, the vote resulted as follows:

Mr. Sass, yes; Mr. Arndt, yes; Mr. Koebel, absent.

CERTIFICATE

I, Rhonda Slauterbeck, Clerk/Assistant Administrator of the Board of County Commissioners of Ottawa County, Ohio, hereby do certify that the above is a true and correct copy of a resolution adopted by said Board under said date and as same appears in Commissioners' Journal, Volume 79.

Rhonda Slauterbeck

Rhonda Slauterbeck, Clerk/Assistant Administrator
Board of County Commissioners
Ottawa County, Ohio

I HEREBY CERTIFY THAT THE FOREGOING RESOLUTION NO. 2008-5 IS A TRUE COPY OF THE ORIGINAL, AS ADOPTED BY THE COUNCIL OF THE CITY OF PARMA HEIGHTS, OHIO AND APPROVED AS NOTED THEREON.

10/21/08 Date

Marie Gallo, Clerk of Council
City of Parma Heights

# RESOLUTION NO. 2008-5

## A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVING ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.

**WHEREAS**, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS,** the home foreclosure crisis serves as a daily reminder of the need of responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the national Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervisions will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS**, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS,** the proposed regulations will help to provide responsible consumers with greater piece of mind than the terms they agreed to when they opened their credit card accounts and will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help.

**NOW, THEREFORE, BE IT RESOLVED** by the Council of the City of Parma Heights, County of Cuyahoga and State of Ohio:

Section 1. That the Council, Mayor, and Administration of the City of Parma Heights urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for in the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. That the Clerk of Council is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the

Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Section 3. This Council finds and determines that all formal action of this Council concerning and relating to the adoption of this Resolution were taken in an open meeting of this Council and that all deliberations of the Council and of any of its committees comprised of a majority of the members of the Council that resulted in those formal actions were in meeting open to the public, in compliance with the law.

Section 4. This resolution shall be in effect from and after the earliest period allowed by law

PASSED: June 23, 2008

PRESIDENT OF COUNCIL

ATTEST:

CLERK OF COUNCIL

June 23, 2008
APPROVED

FILED WITH
THE MAYOR: June 23, 2008

MAYOR

June 12, 2008

| | |
|---|---|
| In the matter of } | Resolution in Support of Consumer Protection |
| Credit Card Reform} | Against Unfair Credit Card Practices |

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts, and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices, and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy, and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt, and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge, and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social service providers for help.

NOW, THEREFORE, BE IT RESOLVED that the Richland County Board of Commissioners urges the following actions:

Section 1. This Board of Commissioners urges the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision, and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Mr. Olson moved the adoption of the resolution. Mr. Wert seconded. The roll being called, the vote was: Mr. Utt, aye; Mr. Olson, aye; Mr. Wert, aye. The motion was approved.

Gary Utt

Gary Utt, Sr.

Edward W. Olson

Edward W. Olson

Timothy A. Wert

Timothy A. Wert
Richland County Board of
Commissioners

Witnessed: Stacey Crall

Stacey Crall, Clerk

Vol. 77, Page

**RESOLUTION No. 08-R-1277**

**A RESOLUTION TO URGE THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD, AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED BY THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.**

**WHEREAS**, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS**, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS**, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS**, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS**, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS**, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our social-service providers for help; and

**WHEREAS**, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety;

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF RIVERSIDE, STATE OF OHIO:**

**Section 1:** This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2:** That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

# Resolution

**RESOLUTION NO. 08-131**

**WHEREAS**, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS**, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS**, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS**, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS**, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS**, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS**, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety; now, therefore, be it

**RESOLVED,** that, we, the Ross County Board of Commissioners:

Section 1. This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Adopted the 16th Day of June, 2008.

Board of Commissioners
Ross County, Ohio

James M. Caldwell, President

Frank Hirsch, Vice President

R. Douglas Corcoran

Clerk

# Resolution

SCIOTO COUNTY COMMISSIONERS

Distribution
Ohio Treasurer's Office
File

COMMISSIONERS
Bevern Riffe
Tom Reiser
Mike Crabtree

Clerk
JANE KITTS

Adopted June 17, 2008

Subject **IN THE MATTER OF RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY**

It was moved by Mr. Reiser and seconded by Mr. Riffe that the following resolution be adopted:

**RESOLUTION**

**WHEREAS,** many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS,** the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS,** the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS,** the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS,** this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Commissioners, Scioto County, Ohio

Section 1. This Commission urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

As to such action, each member voted as follows:

Mr. Reiser "aye" Mr. Riffe "aye"

**CERTIFICATION**

I, Jane Kitts, the duly appointed and acting Clerk of the Board of County Commissioners, Scioto County, Ohio, do hereby certify that the above is a true and correct copy of a resolution adopted on June 17, 2008, Commissioners Journal 81 & Page 176.

By: _____
Jane Kitts, Clerk

# City of Solon

Record of Ordinances

Requested by the Mayor

RESOLUTION NO: 2008-196

INTRODUCED BY: Council as a Whole

A RESOLUTION TO URGE THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health or safety.

NOW, THEREFORE, BE IT RESOLVED by the Council of the City of Solon, State of Ohio:

SECTION 1. That this Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2. That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional Delegation via Ohio Treasurer Richard Cordray's office.

SECTION 3. This Resolution shall take effect and be in force from and after the earliest period allowed by law.

Passed: July 7, 2008

Kevin C. Patton
Mayor

ATTEST:

Carol J. McConoughey
Clerk of Council

Stark County Commissioners

State Treasurer

Adopted June 17, 2008

COMMISSIONERS

TODD D. BOSLEY
TOM HARMON
JANE VIGNOS

Subject ADOPT REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT AND TRUTH IN LENDING ACT

Commissioner Bosley moved for the adoption of the following resolution which was seconded by Commissioner Vignos:

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health or safety/

NOW THEREFORE BE IT RESOLVED, that this Board of Stark County Commissioners:

Section 1. Urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

Section 2. Copies of this resolution are to be transmitted to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Upon roll call the vote resulted as follows:

Mr. Harmon - yes Mr. Bosley - yes Ms. Vignos - yes



CERTIFICATE

*Resolution No.* 2008-89 *Passed* June 23, 2008, XX

A RESOLUTION URGING BETTER CONSUMER PROTECTIONS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY, AND DECLARING AN EMERGENCY TO FACILITATE PUBLISHING THIS DETERMINATION.

WHEREAS, City Council has been made aware that responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in the Streetsboro community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect the Streetsboro community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

WHEREAS, City Council desires to enact this Resolution to express these sentiments.

NOW, THEREFORE, BE IT RESOLVED by the Council of the City of Streetsboro, Portage County, Ohio, three-fourth (3/4) or more of its members concurring, that:

SECTION 1: City Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Administration to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2: The Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 3: It is found and determined that all formal actions of this Council concerning and relating to the adoption of this resolution were adopted in an open meeting or meetings of this Council that all deliberations of this Council and any of its committees that resulted in such formal action, were in meetings open to the public, in full compliance with all legal requirements, including without limitation, those set forth in Section 121.22 of the Ohio Revised Code.

# RECORD OF RESOLUTIONS

Barrett Brothers, Publishers, Springfield, Ohio

Form 6301

*Resolution No.* 2008-89 *Passed* June 23, 2008, 19

SECTION 4: That this resolution is hereby declared to be an emergency measure, necessary for the preservation of the public peace, health, safety, convenience and welfare of the residents of this City for the reason that Council wishes to publish its expression of this sentiment at the earliest possible opportunity. For this reason and other reasons manifest to this Council, this resolution shall take effect and be in force immediately upon proper passage by Council and approval by the Mayor.

PASSED: 06/25/08 [signature]
Date Pete Buczkowski, President of Council

ATTEST: [signature]
Caroline L. Kremer, Clerk of Council

APPROVED: _____ Thomas J. Wagner
Date Thomas J. Wagner, Mayor

Prepared and approved as to legal content by: [signature]
David M. Benjamin, Law Director

Date Submitted to Mayor for Approval: 6-26-08 Returned: 6-26-08

Sponsored by: Finance Committee

I, Caroline Kremer, Clerk of Council of the City of Streetsboro, Portage County, Ohio and in whose custody the records of City Council are kept, do hereby certify that the attached is a true and correct copy of Res. No. 2008-89.

IN WITNESS WHEREOF, I have set my hand and affixed the official seal of the City of Streetsboro this 9th day of July, 2008.

[signature] Clerk of Council
Signature, Title

**CITY OF STRONGSVILLE, OHIO**

**RESOLUTION NO. 2008 - 138**

**By: Mayor Perciak and All Members of Council**

**A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY.**

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social service providers for help;

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF STRONGSVILLE, COUNTY OF CUYAHOGA AND STATE OF OHIO:

**Section 1.** That this Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2.** That the Clerk of Council is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

**Section 3.** That it is found and determined that all formal actions of this Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of this Council, and that all deliberations of this Council, and any of its committees, that resulted in such formal actions were in meetings open to the public, in compliance with all legal requirements.

**Section 4.** That this Resolution shall take effect and be in force immediately upon its passage and approval by the Mayor.

President of Council

Approved: Thomas B. Berner
Mayor

Date Passed: June 16, 2008

Date Approved: June 17, 2008

Attest: Leslie J. Suffrid
Clerk of Council

RES ~~ORD.~~ No. 2008-138
1st Rdg. 6-16-08
2nd Rdg. Suspended
3rd Rdg. Suspended

Removed:
Ref:
Ref:
Red:

Pub Hrg. 6-16-08
Adopted: 6-16-08

Ref:
Defeated:

Resolution Number: 08-07-043 Committee: JUDICIARY

**A RESOLUTION TO URGE THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY, AND DECLARING AN EMERGENCY.**

**WHEREAS,** many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS,** the home foreclosure crises serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS,** the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS,** the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS,** this Resolution constitutes an emergency measure for the immediate preservation of the public peace, property, health, or safety,

Be It **RESOLVED** by the City Council of Van Wert, Van Wert County, Ohio, two-thirds of all elected members concurring, to wit:

**Section 1.** This Council urges the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth In Savings Act, and Truth In Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**Section 2.** That the Clerk of Council is hereby directed to transmit copies of this signed Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision, and members of Ohio's Congressional delegation via Ohio Treasuer Richard Cordray's office,30 East Broad Street, 9th Floor, Columbus, Ohio 43215-3461.

**Section 3.** That this Resolution is hereby declared to be an emergency measure, necessary for the immediate preservation of the public peace, health, safety, and welfare, and as an emergency measure this Resolution shall take effect and be in force from and after its passage and approval by the Mayor.

Passed this 14th day of July, 2008.

Thomas Stricker, President of Council

Attest: Jill Smelser
Jill Smelser, Clerk of Council

Louis Ehmer, Mayor

**CERTIFICATE OF PUBLICATION**

I, JILL SMELSER Clerk of the Council of the City of Van Wert, Ohio, do hereby certify that the foregoing ordinance was published in the Van Wert Times Bulletin, the only English newspaper published and of general circulation in said city.
Said publications were on the following dates:

_____ 20____

_____
CLERK

# RESOLUTION NO. 2008 - 24

## A RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT, INTENDED TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY, AND DECLARING AN EMERGENCY

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**WHEREAS,** many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts. The home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS,** the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt. The proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help.

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF WICKLIFFE, COUNTY OF LAKE, STATE OF OHIO:**

**SECTION 1.** That this Council urges the National credit Union Administration, the Federal Reserve Board, and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**SECTION 2.** That it is found and determined that all formal actions of this Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of this Council, and that all deliberations of this Council and of any of its committees that resulted in such formal action, were in meetings open to the public, in compliance with all legal requirements including Section 121.22 of the Ohio Revised Code.

**SECTION 3.** That this resolution is hereby declared to be an emergency measure immediately necessary for the preservation of the public peace, health, safety, and welfare of the City; wherefore, this resolution, provided it receives an affirmative vote of two-thirds (2/3) of the members elected to Council, shall take effect immediately upon its passage and approval by the Mayor; otherwise, it shall take effect and be in force from and after the earliest period allowed by law.

Passed: June 23, 2008

Council President – Presiding Officer

Attest: Catherine Theophylactos
Clerk of Council

Submitted to the Mayor for approval on June 27, 2008

Approved: June 27, 2008

Mayor

First reading _____ Second reading _____ Third reading _____

Passed June 23, 2008 Yes 6 No 0

## Certification

I, Catherine Shepherd the duly appointed, qualified and acting Clerk of the Council of the City of Wickliffe, Lake County, Ohio, do hereby certify that the foregoing is a true, correct and conformed copy of, Res. 2008-24 which was passed by the Council of the City of Wickliffe on June 23, 2008

Catherine Shepherd
Clerk of Council

# Resolution

## City of Willowick

**A SPECIAL RESOLUTION URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT REFORMS PROPROSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY**

**WHEREAS,** many responsible consumers are being harmed by a growing number of fees, penalties and interest charges attached to bill payments and credit car debts; and

**WHEREAS,** the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

**WHEREAS,** the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS,** the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social service providers for help; and

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL AND MAYOR OF THE CITY OF WILLOWICK, OHIO:**

(1) That this Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

(2) That the Clerk of Council is hereby directed to transmit copies of this Resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

**PASSED:** June 17, 2008

Richard J Bonde

**MAYOR RICHARD J. BONDE**

**ATTEST:**

Kathy Russo

**KATHY RUSSO**
**CLERK OF COUNCIL**

Judy Moran

**JUDY MORAN**
**PRESIDENT OF COUNCIL**

Kathy Russo, Clerk of Council of the City of Willowick, Ohio, hereby certify that the foregoing is a true copy of Special Resolution No. ____ passed by Council on June 17, 2008

Kathy Russo
Clerk of Council

I hereby certify this is a true and correct copy of the original on file.
Cheryl K. Collins
Clerk, Wooster City Council

INFORMAL RESOLUTION

To urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

WHEREAS, the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help.

NOW, THEREFORE, BE IT RESOLVED that we, the undersigned Mayor of the City of Wooster and members of the City Council of Wooster, Ohio, for ourselves and on behalf of the citizens of Wooster, do hereby

SECTION 1. This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2. That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasure Richard Cordray's office.

Robert F. Breneman
Mayor

David Silvestri, 3rd Ward
Acting President of City Council

Jon E. Ulbright, At-Large

Jon Ansel, At-Large

Michael G. Buytendyk, At-Large

Ed Schuch, 1st Ward

Keith A. Topovski-2nd Ward

Jeffrey A. Steiner, 4th Ward

Passed July 7, 2008

Introduced by: David Silvestri

RESOLUTION NO. 23-2008

To Urge the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to Adopt the Reforms Proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to Protect Consumers from Unfair and Abusive Practices by the Credit Card Industry.

WHEREAS, many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and,

WHEREAS, the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair predatory business practices; and,

WHEREAS, the proposal form the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their personal financial stability in jeopardy; and,

WHEREAS, the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and,

WHEREAS, the proposed regulations will help to provide responsible consumers with greater piece of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and,

WHEREAS, through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-services providers for help; and,

WHEREAS, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety;

NOW, THEREFORE, BE IT RESOLVED by the Council of the Municipality of Worthington, County of Franklin, State of Ohio:

RESOLUTION NO. 23-2008

SECTION 1. This Council urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

SECTION 2. That the Clerk of Council be and hereby is instructed to record this Resolution in the appropriate record book, and directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

Adopted June 16, 2008

President of Council

Attest:

Clerk of Council

Suspend & Passed

C. RIMEDIO-RIGHETTI

Kris T. Gulucello

DEPARTMENT OF LAW

RES-08 71

MOVED TO 2nd RD. ____
MOVED TO 3rd RD. ____
COMMITTEE ____
SUSPEND ✓

**A RESOLUTION**

**URGING THE NATIONAL CREDIT UNION ADMINISTRATION, THE FEDERAL RESERVE BOARD AND THE OFFICE OF THRIFT SUPERVISION TO ADOPT THE REFORMS PROPOSED FOR THE FEDERAL TRADE COMMISSION ACT, TRUTH IN SAVINGS ACT, AND TRUTH IN LENDING ACT TO PROTECT CONSUMERS FROM UNFAIR AND ABUSIVE PRACTICES BY THE CREDIT CARD INDUSTRY**

* * *

**WHEREAS,** many responsible consumers are being harmed by a growing number of fees, penalties, and interest charges attached to bill payments and credit card debts; and

**WHEREAS,** the home foreclosure crisis serves as a daily reminder of the need for responsible federal regulation to protect citizens from unfair or predatory business practices; and

**WHEREAS,** the proposal from the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help consumers in our community avoid excess fees and unfair charges that put their financial stability in jeopardy; and

**WHEREAS,** the proposed regulations will put an end to business practices that only serve to increase the amount of interest and fees that are owed and trap more consumers in a cycle of debt; and

**WHEREAS,** the proposed regulations will help to provide responsible consumers with greater peace of mind that the terms they agreed to when they opened their credit card accounts will not be changed unexpectedly or without their knowledge; and

**WHEREAS,** through the adoption of these principles, the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision will help to protect our community's quality of life by preventing financial hardship and lessening the demands on our local social-service providers for help; and

**WHEREAS**, this resolution constitutes an emergency measure for the immediate preservation of public peace, property, health, or safety.

**NOW THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF YOUNGSTOWN, STATE OF OHIO:**

**SECTION 1**

That the Council of the City of Youngstown, Ohio hereby urges the National Credit Union Administration, the Federal Reserve Board and the Office of Thrift Supervision to adopt the reforms proposed for the Federal Trade Commission Act, Truth in Savings Act, and Truth in Lending Act to protect consumers from unfair and abusive practices by the credit card industry.

**SECTION 2**

That the Clerk of Council is hereby directed to transmit copies of this resolution to the National Credit Union Administration, the Federal Reserve Board, the Office of Thrift Supervision and the members of Ohio's Congressional delegation via Ohio Treasurer Richard Cordray's office.

PASSED IN COUNCIL THIS 18th DAY OF June 2008.

Carl P. Pamma
PRESIDENT OF COUNCIL

ATTEST:
Valencia Marrow
CITY CLERK

APPROVED: THIS 20 DAY OF June, 2008.

Jay Hall
MAYOR

# Citizen Comments

**Name: Leann Thacker**
**County:** Warren
**State:** Ohio
**Comments:**
If someone took money from me on the street they would be in jail. Why should a company be allowed to do so each month legally?

**Name: Eve Baldwin**
**County:** Wood
**State:** Ohio
**Comments:**
I firmly agree with the changes. It is about time!

**Name: Dan Moon**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
When we use a credit card for a purchase, we do so with our budget in mind. Then the credit card companies change the terms of interest, payments. No wonder so many peple are bankrupt and losing their homes. No other type of consumer finance can change terms like that unilaterally- your car payment can not double for no reason.

**Name: Joyce Wiechelman**
**City:** Chilicothe
**County:** Ross
**State:** Ohio
**Comments:**
Credit card companies are permitted too high an interest limit. Also, credit reporting agencies should be required how they determine scores, i.e. what number of points represent. If you want to increase your score by 50 points, how can you get 50 points? If you want to increase your score 100 points, how can you get the 100 points. We need a table of points telling what points are assigned to every payment made on time and what number of points are lost for each payment not made on time. Consumers need to know the point values of every positive credit activity and the exact point loss of any negative activity. The 3 agencies need to be consistent. It's too much of a shell game and the consumer can't really know what to do to make things better or what to do to keep things from getting worse. It is a guessing game for the consumer and the credit agencies hold all the answers and never let you know exactly what they are.

**Name: Constance Draper**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I would like to see a cap on the amount of interest charged and see rising interest rates based on other credit eliminated. It places a hardship on paying off my debt. The cards I am paying off are continuing raising the interest rate taking longer for me to pay them completely off. Please push legislation to stop credit cards companies from taking advantage of consumers.

**Name: Janet Lee**
**County:** Lucas
**State:** Ohio
**Comments:**
I support ending unfair financial practices. My personal experience is with the unfair application of increased APRs to outstanding balances. My credit account is with Providian National Bank, Tilton NH (now part of Washington Mutual)and has cost me significant amounts of unnecessary interest over the last three years. When my account was opened I was charged the same APR for both purchases and cash advances. Three years ago they decided to offer different rates for purchases and advances. In this same month they moved my entire balance (which was all purchases) to the category of cash advances, with the assurance that it would remain the same APR. The following month they increased the cash advance APR by 10%. I was told I had no recourse, that it was a company-wide "realignment" and I would have to pay the additional interest. I do not understand how this can be lawful but did not have the resources to contest it.

**Name: Wendy Van Over**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I had went on vacation and left my credit card bill setting on my desk, so i called the card people and asked if i could make a payment over the phone so i wouldnt be late. they said sure but there is a $15 dollar fee to make payments over the phone. So i asked what the late fee was and that was $35. So i had to pay over the phone. But i think outrages fee are getting out of hand. It would be nice if someone put a cap on fees. I guess customer service is a thing of the past.

**Name: Karen Miller**
**City:** Cincinnari
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathleen Morris**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am very much in favor of these regulations, especially for young adults and first-time credit card holders.

**Name: Lucinda Huff**
**City:** Kansas
**County:** Seneca
**State:** Ohio
**Comments:**
I agree 100% that the credit card companies practices need to be regulated. I have witnessed ridiculous increases in annual percentage rates with one late payment, confusing credit offers, not enough time to mail payments in--especially if you are returning from a vacation, etc. Anything you can do would be appreciated.

**Name: kathleen dowdell**
**City:** avon lake
**County:** Lorain
**State:** Ohio
**Comments:**
I recently activated a new credit card. Instead of an automated version I had to speak to an operator. She kept trying to get me to agree to sending checks to me that I could deposit in my account. I kept saying no but she kept telling me how I could use the money for whatever I wanted. I told her I didn't want the checks. I finally had to tell her that I wasn't interested and was hanging up. This is another example of why our country is in debt due to credit card companies pushing quick fix, easy to get credit cards at consumers. These are high pressure tactics and deceptive offers of easy money. Not everyone is able to just say no.

**Name: Tangi Prather**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I love that the credit card companies are being looked at because, they some of the companies are ripping off the consumers, it is about time. Thanks

**Name: Karen Wright**
**State:** Ohio
**Comments:**
thanks for standing up to the credit card rip off companies!

**Name: Roxanne Mazur**
**City:** Amsterdam
**County:** Jefferson
**State:** Ohio
**Comments:**
I agree with all the items listed above. In addition, my experience has been that I wanted to close an account, but when I called, I was told I had to do it by mail. I mailed a letter. Then the next year new updated cards came for that account, which obviously was not closed. My other experience has been that the due date can be the 2nd of each month, then all of a sudden its due the 30th or the 1st and I'm late and late charges and int rate increases happen.

**Name: Irene Hall**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
These deceptive tactics have cost the country dearly; 1)lost accumulative spending power that could otherwise flow into the economy were it not going to the big boys at the bank 2)the psychological and illness fallout from this bank rape which results in many ramifications including: lost productivity in earnings, civil contributions, and more.

**Name: Nancy Kowalski**
**City:** Broadview Heights
**County:** Cuyahoga
**State:** Ohio

**Comments:**
I support the proposed changes include ending: · unfair time constraints for consumers to make payments; · unfair allocation of payments among balances with different interest rates; · unfair application of increased annual percentage rates to outstanding balances; · unfair fees for exceeding the credit limit solely because of a hold placed on an account; · unfair balance computation method; · unfair financing of security deposits and fees for issuance or availability of credit; and · deceptive firm offers of credit. The banks/credit card companies have taken advantage of consumers long enough. They gouge people with additional fees and charges that go beyond reasonable. A friend recently told me that her checking account was overdrawn because the bank held pending transaction on her debit card until 11:59pm and then cleared the largest pending transaction first. So rather than being charged for one overdraft transaction she was charged for 5. At $30 per overdraft she was charged $150 vs. $30. I support Richard Cordray's proposals to end these unfair and deceptive practices.

**Name: alfredia london**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Thanks to anyone addressing the unfair credit card practices. Consumers are deceived far too often.

**Name: Nicole Hamlin**
**County:** Miami
**State:** Ohio
**Comments:**
I endorse these changes.

**Name: Tonya Black**
**City:** Marysville
**County:** Union
**State:** Ohio
**Comments:**
unfair that they continue charge me high interest. now, i'm in process filing bankruptcy. i can't afford high interest anymore due to gas price high

**Name: Linda Simmons**
**City:** Elyria
**County:** Lorain
**State:** Ohio
**Comments:**
In these difficult times,consideration of our economy should be a top priority in determining interest rates. The more constraints placed on us the more difficult it is. Once you have your credit guidelines set they should not be able to be changed at will. This has put everyone of us in a difficult situation and left the future unknown. Restrictions to these creditors should be demanded.

**Name: Germaine Price**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio

**Comments:**
Consumers are being unfairly taken advantage of with the high interest rates because they the amount of monthly payments they make on their credit cards are usually just enough money to pay the interest and not the principal.

**Name: Jennifer Todd-Warfield**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Bravo!!!! Somebody is finally trying to crack down on the credit card company's who are blood sucking the consumers. It is imperative these provisions are put in place. People are being taken advantage of and held hostage to debt in an effort to try and establish or re-establish credit. Where is the logic in assessing a higher interest rate on a customer who is currently having financial difficulty? Why would a business tell someone they will give them a credit card but you have to place this much money in an account, and pay this one time fee, and there will be an additional charge for this, and by the way your limit will be 350.00, but in actuality they have a starting balance from all the extra fees only leaving 20 or more dollars left on the card to charge. Oh and dont be good at following their rules because that will qualify you for a credit increase. What's wrong with that, they raise your credit limit, they charge you for it. How did it ever get this far in the first place. Yeah there needs to be a sanction for greedy credit issuers.

**Name: Vickie Wilson**
**City:** Thornville
**County:** Fairfield
**State:** Ohio
**Comments:**
I agree with all of the above, especially the unfair time constraints. I now get a bill that is due in a few days. I get paid every two weeks and would like the ability to make timely payments within this time limit. I always pay my balance off monthly, so I do believe the credit card company thought this was the only way to make money on a customer like me.

**Name: Denise Washington**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Credit card companies also make it hard to close accounts by not giving the correct payoff balance and then charging a late fee on a CLOSED account.

**Name: Nina Killingsworth**
**City:** Fairborn
**County:** Greene
**State:** Ohio
**Comments:**
Yes, [1]I believe the differing interest rates for different types of balances is very unfair, such as purchaces, balance transfers, and cash advances. [2] Charging interest and calling it a purchace. [3] Bombarding people with solicitations to sign up for payment guard protections, mechandise offers, magazine offers, sweepstakes (where if you don't see a box to mark no, you will end up with a mag. subscription for ongoing time. Making very attractive offers of low interest credit then later announcing you must opt out of a high interest rate to keep the low rate you have now. If you do that (opt out) then you aren't able to use the card again, even if you available credit left on

it,without a very significant raise in interest, ie. 4.90% to 24.99%. Bank of America has done this to me. American Express is bad about the extra offers and nearly tricking you to signing up for mags & other packages like Buyer's Clubs etc. I am working hard to pay off cards and it is very difficult not to use a card every now and then for gasoline or to order things needed from catalogs or online. When walking is difficult ordering is very helpful way of shopping for needed items. This is cruel to those of us who are disabled and/or elderly.

**Name: Deanna Kitchen**
**City:** Plain City
**County:** Union
**State:** Ohio
**Comments:**
the companies and their "bigwigs" are raking in the millions and those of us that are barely surviving. All of you politians have your hand in their pockets as well. You should all be ashamed. Suddenly the good old USA is not looking like the best place to live after all!!!!!!!!!!!!!!!!!!!!!!!!

**Name: Susan Skaggs**
**City:** Lucasville
**County:** Scioto
**State:** Ohio
**Comments:**
I think this legislation is needed. Many consumers are taken advantage of by credit card companies and their practices. They often make it difficult for people. If someone runs into some financial problems and wants to pay, they make it difficult and add fees. I think that there should be a ceiling on the interest rate and fees that can be charged to people.

**Name: Donna Beiling**
**City:** Salem, Ohio
**County:** Columbiana
**State:** Ohio
**Comments:**
Being a Credit Counselor I see many and many people with all of the above as mentioned. The most proble I see the avaialibility of credit is a big problem. Too many people owe more debt than they can handle. Expecially those on Social Security or S.S. Disability. Many of these people owe more than 75% of their income in credit card payments.

**Name: Shirley Bailey**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am just tired of the high interest rates and the fact that they can charge our credit cards elaborate fees and no one regulates it. Thanks!

**Name: Ruby Herron**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I RECENTLY DEALT WITH WELLS FARGO ON AN INQUIRY ABOUT GETTING A LOAN AND

THEN CHANGED MY MIND AND SAID THAT TO THE YOUNG LADY BUT SHE DID THE APPLICATION ANYWAY.BELIEVE ME YOU HAVE MY SUPPORT

**Name: Fred Green**
**City:** Chesterland
**County:** Geauga
**State:** Ohio
**Comments:**
HSBC was being paid for a car loan. #5466419922298199. They wre paid off NOv. 2007 but lost the check. They proceeded to file a frivolous lawsuit against me because they couldn't find the check. After I produced a copy of the check, and they figured out how they lost it they were to contact all 3 credit bureaus to clear my credit at least that is what their attorney Traci Schwartzer (216) 685-1122 promised me they would. They failed to do so, even after they dismissed the law suit with prejudice. Taking their incompetence and thievery to another level, they say I owe them $675. Consumers have no credibility with the credit bureaus, so they refuse to clear my credit with the thieves from HSBC. HSBC is crooked and incompetent, and in fact I believe they should be forced to return the payment of $1,270, which I an beginning to doubt I even owed them. What can I do to get them punished? My mother Evelyn A. Green provided great assistance in my answering the lawsuit. I look forward to hearing from you and how I can make HSBC return my $1,270 for their complete incompetence and thievery. Fred Green & Evelyn A. Green Evelyn A. Green's work no. (440) 248-7906

**Name: Evelyn Green**
**City:** Chesterland
**County:** Geauga
**State:** Ohio
**Comments:**
ATT Universal Card, charged $39 late fees, but because they felt the need to make payment of their card impossible, they raised my rate to 32%. I fail to understand when and how usury by banks and credit card companies is allowed. As an individual I would be prosecuted for charging usurious rates. It is time that consumers start to have a voice in all of the legislation that has been passed that seems to enrich all the corporations at our expense. I don't know what has happened to the morality and ethics in this country, but when the oil companies were allowed to price gouge all other corporations jumped on board, knowing that this current administration would do nothing to stop it.

**Name: Fred Green**
**City:** Chesterland
**County:** Geauga
**State:** Ohio
**Comments:**
Fred R. Green 13420 Cedar Acres Drive Chesterland, OH 44026 May 18, 2008 SENT VIA FAX Traci Schwotzer, Esq. Weltman, Weinberg, & Reis Co., LPA 323 W. Lakeside Avenue Cleveland, OH 44133-1099 (copy to Richard Cordray) RE: HSBC Bank of Nevada v. Fred. R. Green 2007CVF 665 Case dismissed with prejudice Dear Traci: I was told your client HSBC was to clear my credit with all 3 credit bureaus after this ridiculous lawsuit was dismissed with prejudice; instead, I received this ridiculous letter from them that I owe them $667.33. I am beyond furious at the level of incompetence in their accounting dept. They filed a frivolous lawsuit because they couldn’t find my banker’s check which was sent to them, and even when they were given proof, and the lawsuit dismissed with prejudice, then I was told by you, that they would clear my credit with all 3 bureaus, I get this moronic letter from them. (See enclosure) I owe them nothing! I am beside myself with anger, especially since TransUnion gives no credibility to consumers, and believes that thieves like HSBC are the only ones with the right answers. (See enclosure) I have

already emailed and filed a complaint with Ohio State Treasurer, Richard Cordray's office, and have asked them how HSBC can be punished for this harassing & incompetent behavior. I am hoping Mr. Cordray's office also has an answer as to how to get consumers some credibility with all the credit bureaus over corporate thieves, who have become rampant with this current administration. I look forward to your prompt reply and I would like copies of letters that HSBC writes to all 3 credit bureaus putting this HSBC thievery to rest. Fred Green Enclosures cc: Richard Cordray, OH State Treasurer, TransUnion, HSBC Dispute Processing, Comptroller of the Treasury

**Name: Ruth Sikorski**
**City:** Mason
**County:** Warren
**State:** Ohio
**Comments:**
It's about time we got a level playing field out there. This is not "nanny" government This is the government working to protect us from financial predators. No one would object to the police protecting us from the muggers on the street. These financial muggers may not threaten our physical well-being, but the damage they wreak on our financial well-being can be orders of magnitude greater.

**Name: Amanda Ransburgh**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support the proposed changes.

**Name: Tyler Lowry**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support the regulations proposed in Docut Number R-1314. This is an oportunity for the government to advocate for average Americans, and we shouldn't let it pass.

**Name: Lillian cunningham**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I think the charges have got out of hand. And then they pressure you with phone calls about special offers. I can't begin to tell you how many times I'v had to bail my mother out of credit card debit. We need to put a stop to their madness.

**Name: Divina Gracia LIVAUDAIS**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
In total support of the proposedchanges to protect consumers from predators.

**Name: AMY MANSFIELD**
**State:** Ohio
**Comments:**
I support changes to unfair credit card practices

**Name: Dorothy Jannie**
**City:** Cuyahoga Falls
**County:** Summit
**State:** Ohio
**Comments:**
Thanks

**Name: Carolyn Ray**
**City:** Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
A level playing field for Ohioans is way overdue. As a provider of financial literacy events, I strongly support these proposed rule changes. Thank you.

**Name: Mary Howard**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support Docket No. R-1314. I concur with the changes you are proposing. Thank you.

**Name: Joan Crawford**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support your work on Unfair Credit Card Practices: Docket No. R-1314 Joan

**Name: Wiechelman Joyce**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
Over the limit charges are excessive and repetitive. The universal default clause should be eliminat6ed. It is the most unfair financing practice I have seen in a long time. Late charges are also excessive. Credit Bureaus should explain exactly how the scores are determined--point, by point---not just pay your bills on time and don't go over your limits. There is more to it than that. Consumers should not be in the dark about their scores and how they are determined. We are at the mercy of their scoring and it is degrading. Every individual should know what each point stands for. The power of the score over our lives commands more disclosure of the point system/ladder itself and how to climb it. Thank you.

**Name: susie martono-tran**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support the changes.

**Name: Ruth Griggs**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am for anything that enhances the rights of consumers. It is time to allow them to have more money in their pockets.

**Name: Maria Byrd**
**County:** Franklin
**State:** Ohio
**Comments:**
I support the Tresurer of the State of Ohio, Hon. Richard Cordray, on making these changes in the credit card industry.

**Name: Rockne Clarke**
**City:** New Philadelphia
**County:** Tuscarawas
**State:** Ohio
**Comments:**
A lot of people, including myself, make payments bi-weekly to coinside with my pay periods. However if you try to split your monthly payment bi-weekly, they will not credit both payments to your monthly account if one of the payments is received before the printing of the bill but after the prior closing date therefore causing a late fee to be added to the account. They do this even though they received payments within a 28 day period prior to the closing date in excess of the minimum amount due. This happend to me and my interest rate was raised because of it.

**Name: Christina Grismer**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Please pass this bill. Thank you.

**Name: Cheri Grayson**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I totally support this effort to make changes in the credit card practices.

**Name: Martha Damm**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
Increasing interest rates and minimum payments on consumers who already are having difficulty trying to make payments only forces those consumers into bankruptcy situations, which serve to hurt not only the injured consumer, but the general community as well. Creditors contributed to this monetary nightmare by enticing people into applying for the credit in the first place, yet they do not want to take any responsibility. I am aware of one college campus where, everytime you make a purchase at the campus bookstore, they give you a flyer from a credit card company enticing these young students to apply for credit. They are setting these kids up for financial failure and the current situation will only get worse. These companies must be held accountable in some way for the part they play. The proposed changes won't solve all the problems but they will level the playing field a bit and put the consumer in a fairer position then where they are now.

**Name: Shay Myers**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am especially irked by their payment constraints. Although I get 20-25 days to pay I don't really get more than 1 week before I get slapped with their outrageous late payment fees and penalties. Their clock starts ticking when they process their statements, but it can be over 2 weeks from that date before I get the statement in my mail. Then, I must get into the mail quickly so I can account for their payment processing time; they frequently say allow 5 or more days for processing. So I don't get any slack. That is outrageous!!!!

**Name: Donna Tucker**
**City:** Harrison
**County:** Hamilton
**State:** Ohio
**Comments:**
I agree with this bill.

**Name: Connie Wittkamp**
**State:** Ohio
**Comments:**
My credit card company changed my percentage rate for no reason. I have NEVER been late or over my limit. I pay over the monthly amount usually. It is time that they stop taking advantage of people by raising the rates because they can. I closed the account so I would keep the old rate. It went from 9% to 16% if I would have kept it open.

**Name: Bertha Simpson**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support this effort

**Name: Angela Jaeger**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
with gas prices what they are, we definitely don't need to be taken advantage of in any other area of our lives.

**Name: Diane Williams**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I have pretty good credit and I'm in good standing with each, but recently I made a payment which processed on 3rd, but the due date was the 2nd and they charged me a late fee. When I asked about a grace period, the rep said "grace period?". I've been burned by the holds on the gas pump, that I try to pay cash now. With the outrageous gas prices now and holds on the card, I pity current credit purchasers. Lastly, I forgot about the multiple rates and you're right, they do pay those strange. I asked once (though it has been a very long time) and they pay off the low interest first, then the higher one. That may be different now, but it's all just so confusing. Go get 'em!!!

**Name: Kathy White**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Credit card companies have become extremely predatory, especially with young adults. One late payment does not deserve a 15 point increase in interest rate, which happened to me. For my 23 year old son, it was far worse. We are told to call the company, and they will help. No they don't. In fact, my son's was VERY rude to him. PLEASE REGULATE THIS!

**Name: Londa Schwierking**
**City:** Urbana
**County:** Champaign
**State:** Ohio
**Comments:**
People who are desperately trying to pay down their balances are not able because of the excessive rates charged by these companies.

**Name: Margaret Meacham**
**State:** Ohio
**Comments:**
I support Docket # 1314

**Name: patricia pope**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Thank God, someone is willing and able to do something about the white collar theft committed by the Credit Card companies, particullarly CAPITAL ONE. I was sued and garnisheed of more than $4,000 for a bill that was less than $2,000.This money was taken bi-weekly over a 7 month

period. My home went into pre-forclosure 3 times. There were times that I could hardly buy my medicine and had to borrow money to do so. I felt like a slave, working for Capital One. Weeks before the first debt was paid, I was notified that a second suit was being filed in the courts. The original bill was around $1,000. They were going to sue for $3,000. We settled for $2,000.I am not in the best of health, one income and for about 1 year worked only part time. Did'nt matter! The interest; over the limit fees; late fees; and everyother kind of fee that could legally be tacked on to my account was done so LEGALLY. And there was nothing I could do except bow down and pay them. I felt used and abused. Raped and mistreated and pimped all at the same time. What a shame, that they have been allowed to prosper off the blood,sweat and tears of poor people like myself. I owed a bill, but not the bill that I was forced to pay. What ever, I can do to help, stop the madness, please let me know.

**Name: Patty Fleming**
**State:** Ohio
**Comments:**
Please help stop unfair credit card charges. Every card needs to be held accountable, but, when you are paying more in fees and extra charges then what you owe on the card someones pockets are getting way too deep at the expense of someone losing all they have worked for.

**Name: Angela Dadfar**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
With the economy as it is, people are more vulnerable than ever to unethical practices. It seems, as with the gas prices, we and Congress are powerless to make changes and protect average citizens. Please support these rules.

**Name: Charles Parker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
We need to do as much as possible to curb the unfair practices and interest rates these credit card companies charge. The credit card business has basically become legalized extortion.

**Name: Sharon Stapleton**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
Something must be done--they are out of control and causing people to go deeper and deeper in depth.

**Name: margaret kenneley**
**State:** Ohio
**Comments:**
It's about time some changes are made to help folks with unfair credit practices.

**Name: laura fechter**
**City:** akron
**County:** Summit
**State:** Ohio
**Comments:**
i support these changes

**Name: Sarah McIntire**
**State:** Ohio
**Comments:**
I'm for anything that protects the consumer from being swindled.

**Name: Tabitha Felix**
**City:** Fairlawn
**County:** Summit
**State:** Ohio
**Comments:**
Please pass this resolution, to help protect your constituents who are being taken advantage of by :"small print" and bait & switch practices. Regulatory supervision is badly needed in this area!

**Name: Maryam Berta**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
Please protect consumers from these unfair practices by credit companies.

**Name: Cheryl Libertin**
**County:** Stark
**State:** Ohio
**Comments:**
Richard Cordray, Treasurer State of Ohio, Thank you for the opportunity to express my support of The Federal Reserve Board (Board), the Office of Thrift Supervision (OTS), and the National Credit Union Administration (NCUA) collective proposals for several new provisions intended to protect consumers against unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts. I am in full support of the proposed changes include ending: unfair time constraints for consumers to make payments; unfair allocation of payments among balances with different interest rates; unfair application of increased annual percentage rates to outstanding balances; unfair fees for exceeding the credit limit solely because of a hold placed on an account; unfair balance computation method; unfair financing of security deposits and fees for issuance or availability of credit; and deceptive firm offers of credit. These regulatory agencies are soliciting public comment on these proposed rule changes. Ohioans deserve a level playing field for their personal finances. Sincerely, Cheryl C. Libertin

**Name: Rita Wood**
**City:** MOUNT GILEAD
**County:** Morrow
**State:** Ohio
**Comments:**
The private student loans also need to be addressed.

**Name: Pamela Peek**
**State:** Ohio
**Comments:**
I agree and fully support the proposed changes to Unfair Credit Card Parctices

**Name: Kristine Krafick**
**City:** Grandview Heights
**County:** Franklin
**State:** Ohio
**Comments:**
I 100% SUPPORT CHANGES TO UNFAIR CREDIT CARD POLICIES. AS A VICTIM OF CREDIT CARD POLICIES, I SUPPORT HELPING CITIZENS IN THIS DIFFICULT BATTLE.

**Name: LaToya Logan**
**State:** Ohio
**Comments:**
I fully support the changes described above. As a consumer that utilizes credit cards, I believe it is important to support working people who rely on credit cards for emergencies or basic living expenses. It is clearly a problem when a consumer makes monthly payments, many times double the minimum payment amount, yet the finance charge consumes a third of the payment you made. It feels like a trap.

**Name: Barbara Dawson**
**County:** Hamilton
**State:** Ohio
**Comments:**
I'm so happy that someone is challenging these credit card companies. They are theives.

**Name: Heidi Hallas**
**County:** Franklin
**State:** Ohio
**Comments:**
There are too many deceptive practices in the credit business and they greatly impact those with very little funds to pay for the additional fees and charges.

**Name: Aimee Milush**
**City:** Uniontown
**County:** Stark
**State:** Ohio
**Comments:**
I agree that the credit card companies need reigned in and are unfair in their practices. Many of the companies are not trying to just make money off of their consumers but trying to keep them in debt for as long as they can so the customers will remain in debt to them forever. Many people have the "free market" philosophy but if companies don't exercise responsibility then something must be done to protect the consumer. I applaud Ohio for taking action.

**Name: DIANE WILLIAMS**
**County:** Hamilton
**State:** Ohio
**Comments:**
Unfair practices in the credit card industry have gone on far tooooooo long.

**Name: Judy Miller**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I feel from what I have read that this is a good bill. We have had it happen that a bill comes later than normal and is due very soon. It is also not good to raise a person's interest rate for no reason and with no notice.

**Name: Robin Hovis**
**City:** Milllersburg
**County:** Holmes
**State:** Ohio
**Comments:**
I prefer less government regulation of business rather than more, but the large banks have shown themselves incapable of self-discipline and ethical practice in the matter of credit card marketing and account management. Too often, customers with large balances are the ones with the poorest credit scores and thus with the least ability to re-finance their debt elsewhere when the credit card-issuing bank refuses to lower rates in response to Fed cuts, or arbitrarily changes payment due dates, causing borrowers to miss the next deadline because they were paying on the current schedule, and therefore lose the teaser rate which enticed them to apply for the card in the first place! Borrowers should be more responsible in controlling their spending and borrowing, but once they get themselves in too deep, large banks tend to exploit them rather than help them bring structure and progress to their debt-reduction efforts.

**Name: Kim Turner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Please support changes to Unfair Credit Card Practices: Docket No. R-1314. My husband and I have been participating in consumer credit counseling services for 3 years and 2 more to go. We struggle, but want fairness and want to pay what we owe, however, at times, it's been extremely difficult. thank you for your support. Kim

**Name: Crystal Pugh**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Unfair business practices will hurt everyone either directly or indirectly eventually.

**Name: Shari Martin**
**City:** Dayton

**County:** Montgomery
**State:** Ohio
**Comments:**
I support the propossed changes being considered in R-1314. The credit companies raise rates too frequently and too high. Those in debt need debt counseling and help to get out of debt and change their behavior, not being penalized in order to make creditors rich. Please consider how to help consumers become more responsible in a positive way rather than allow credit companies to profit at such a high rate.

**Name: s d smith**
**City:** cleveland heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
please do everything possible to pass this bill.

**Name: Deidre Windom**
**City:** warren
**County:** Trumbull
**State:** Ohio
**Comments:**
please do what ever it takes. consumers need a break some where. the rich keep richer and the middle class and low income citizens keep getting buried in debt with no help

**Name: Mary Lou Rowe**
**City:** Lowellville
**County:** Mahoning
**State:** Ohio
**Comments:**
I support these changes.

**Name: Patricia Pabst**
**State:** Ohio
**Comments:**
I am in favor of the proposed rule changes.

**Name: Catherine Whittier**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am a struggling single parent. I am tired of being manipulated by credit card companies and support this new legislation. Thank You

**Name: Donna Persohn**
**County:** Licking
**State:** Ohio
**Comments:**
I support the proposals to protect consumers against unfair and deceptive acts with regard to credit card accounts and overdraft services.

**Name: robert stern**
**County:** Allen
**State:** Ohio
**Comments:**
I agree. Make the changes. Time to submit payment is too short.

**Name: Kelly Druschel**
**City:** New Middletown
**County:** Mahoning
**State:** Ohio
**Comments:**
I fully support these provisions. I cannot believe that Credit Card Companies can raise interest rates to 24%,28% and even 32%! That seems criminal! Thank you for proposing these changes!

**Name: Robert Stern**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
Time for payment is too short with some cards, and interest is too high.

**Name: Constance Gilhooly**
**City:** Englewood
**County:** Montgomery
**State:** Ohio
**Comments:**
Businesses, including credit card companies, should be about supporting people to improve our society, not gouging them and bringing them down for their profit.

**Name: LJ Gorretta**
**City:** CHAGRIN FALLS
**County:** Geauga
**State:** Ohio
**Comments:**
The credit card companies are out of control, making huge profits on the backs of the consumers. I strongly support your legislation.

**Name: Camille Danzeisen**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support the credit card changes in Docket R-1314

**Name: Carol Steinke**
**City:** Kettering
**County:** Montgomery
**State:** Ohio

**Comments:**
While our use of credit cards has been controlled, I have seen what happens to others when the interest rate skyrockets after a late payment. I also think it is grossly unfair to charge a late fee of $29 - $59 dollars on top of the inflated interest rates when someone pays late. It seems like "double dipping" to me and should not be allowed.

**Name: Tara Dean**
**City:** lexington
**County:** Morrow
**State:** Ohio
**Comments:**
Please support R-1314!

**Name: Paula Oliveri**
**County:** Fairfield
**State:** Ohio
**Comments:**
I think it's about time we did something about the high rates and penalties. You screw up once and you are forever way behind because they make it impossible to catch up.

**Name: Donna Mitchell**
**City:** Cadiz
**County:** Harrison
**State:** Ohio
**Comments:**
Ethical capitalism does not need to be an oxymoron.

**Name: Susan Faber**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I am in support of passing these rules to end "capitalism". Economy is getting out of hand forcing us to use credit cards more.

**Name: Martha Crook**
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies prey on the populations most likely to be financially challenged. The unfair practices must be stopped.

**Name: Tisha Harrell**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I definitely support the proposed changes.

**Name: louise annarino**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
All I can say is it is about time!

**Name: Laura Norman**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
Yes. Please make these proposed regulatory changes to make credit lending more fair.

**Name: Bettye Brock**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support changes to unfair credit card practices: Docket no. R-1314

**Name: Carla King**
**City:** Amherst
**County:** Lorain
**State:** Ohio
**Comments:**
I support the several new provisions intended to protect consumers against unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts.

**Name: Jo Ann Truax**
**County:** Mahoning
**State:** Ohio
**Comments:**
I have friends that have been effected by at least half of the proposed changes. Myself, I pay 3 to 4 times the payment calls for the month, & have been told my finance chg can not be lowered. I no longer have that card. (I have sent the e-mail to 30 people.

**Name: Carolyn Sue Strang**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Thank you for your support of these measures. This will go a long way in the relief from debt for many hardworking families across this nation. The next step is the exhorbitant fees that banks charge unfairly.

**Name: Sharon Holloway**
**City:** Gahanna

**County:** Franklin
**State:** Ohio
**Comments:**
I'm in favor of passing these rules to end the "gotcha capitalism". I feel that credit card companies take advantage of consumers.

**Name: Nancy McDonald**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I am against deceptive practices by credit card companies. I believe that companies are engaging in unethical practices that are not only unfair to consumers but also that threaten the economy of the United States.

**Name: Janiece Kimbell**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Currently I am only able to make minumum payment on my credit card. The proposed changes could possibly put me in arrears.

**Name: Joan Setty**
**City:** Youngstown,
**County:** Mahoning
**State:** Ohio
**Comments:**
This is a great idea. Our card holder has shortened the payment period to the point that the mailed checks barely get there in time. Even if you pay the bill right away. I switched to online payments because of this. They also keep raising the interest rates even though we always pay on time.

**Name: Rita Seifert**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Please stop all deceptive practices that target young people especially.

**Name: Betty Seeley**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
Recently we have seen the disastrous results of predatory lending and lack of consumer protection as a result of the unregulated lending policies. Unfortunately it is always those least able to fight back that are targeted. It's time for responsible government guidelines and oversight of of lending institutions that would prey upon innocent, uninformed public. Please do the right thing for the people you swore an oath to protect.

**Name: Lisa Heltsley**
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices

**Name: Cory Freadling**
**County:** Lorain
**State:** Ohio
**Comments:**
I agree something should be done. I had good credit, never missed or was late on a payment and Bank of America raised my rate from 9.9% fixed to 24.9%. What type of BS is that when I didn't violate any of the terms of my agreement,I just kept a high balance? They wonder why people default on payments, it's because they make it impossible to pay.

**Name: Patricia Weber**
**City:** Marblehead
**County:** Ottawa
**State:** Ohio
**Comments:**
I am in full support of Docket No. R-1314. In these tough economic times when we are already feeling "gouged" by high gas prices, soaring food costs we do not need to have credit card companies making it nearly impossible to pay a balance off.

**Name: Rochelle Wysinger**
**County:** Mahoning
**State:** Ohio
**Comments:**
I support this proposal, especially during this time when so many people are struggling. It seems as though credit card companies are taking advantage of consumers.

**Name: ELOSE ZARECKI**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please support this bill and protect your constituents

**Name: m.j. cresho**
**City:** Brecksville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Please do not water down the consumer's protecion for credit card holder. The banks don't lower the interest rates quickly on credit card as they do raising the interest rates. Although I pay the credit cards in a timely manner, the interest rate has not gone down more than .005 in the last six months. I still cannot figure out how the credit card companies compute the interest. And I have a BA in accounting and finance.

**Name: Carole Prather**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support Docket R-1314.

**Name: Marilyn Gholston**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I am in favor of passing rules to end these unfair practices.

**Name: LaTisha Bowen**
**City:** Bedford
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I currently pay my bills through a debt management company and I pay on time. But I credit report states that I am 30 days past due. Hopefully this bill will fix that. Thank You.

**Name: Dessie Sanders**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I strongly support this law to stop unfair practices. I am a victime of this crime and would love for someone to give me some advice.

**Name: Mary Greene**
**State:** Ohio
**Comments:**
I am boycotting credit cards indefinitely!

**Name: Al Hyslip**
**County:** Licking
**State:** Ohio
**Comments:**
I support this whole heartedly! If I did any of these practices in my business I would end up in jail!

**Name: Leah norris**
**County:** Medina
**State:** Ohio
**Comments:**
I support changes to unfair credit card practices: Docket No. R- 1314

**Name: Sallie Ferguson**
**City:** Fairborn

**County:** Greene
**State:** Ohio
**Comments:**
It is time something was done about unfair credit card practices designed to keep people in debt for a long time. Especially those who can least afford it.

**Name: Wendy Van Over**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
How about Capital One who reports your highest balance to the credit bureau as your credit limit so it always looks like your maxed out. If it says credit limit then they should report your credit limit not your current balance.

**Name: Ray Courtwright**
**County:** Mahoning
**State:** Ohio
**Comments:**
We want fair credit laws that stop credit crooks from praying on the financial less fortunate public.

**Name: Vicki Brewer**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Let's start being fair!

**Name: Victoria Shelby**
**County:** Mercer
**State:** Ohio
**Comments:**
I think it is great that you are trying to correct the unfair practices that credit card agencies have gotten away with for many years. Our economy would be so much better if we took control of these agencies and didn't let them take advantage of the American people. I support this mission. Thank you!

**Name: Brad Huffman**
**State:** Ohio
**Comments:**
Consumers desperately need protection from unfair credit practices. Debt has become an epidemic and we must adopt responsible legislation.

**Name: Beverly Willi**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
The credit card companies have found ways to take unfair advantage of the credit card holder

and I think it is about time that it stops. They are currently charging $39.00 for a payment that is two days late. That is a rip off and is not fair.

**Name: Dawn Lamp**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I don't feel that the supposed "contract" between the credit companies and the consumer in which only the credit companies can change the terms at will fair or equitable. With the interest rates credit companies now charge, given the cost of their money,I consider them to be usurers or loansharks, which used to be illegal. It is almost impossible to function in this society without attaining credit and to make the relationship so one-sided essentially cripples consumers financially.

**Name: J. Yvette Brice**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I stand firm with Treasurer Cordray in support of making new protection for Ohioan. This deceptive practice is costing mid to low income families thousands of dollars just to build credit. Building credit should be just that and not digging a hole for one to be buried.

**Name: marie johnson**
**County:** Morgan
**State:** Ohio
**Comments:**
Thease practices need to stop as soon as possible.

**Name: Christy Gilley**
**State:** Ohio
**Comments:**
Agree!

**Name: Karen Crago**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
A cap is needed on the amount of interest that a company can charge. In Ohio, there is, essentially no cap. This cap should be national. These exorbitant rates keep folks in continual debt.

**Name: Christa Juenger**
**State:** Ohio
**Comments:**
I thoroughly agree that the credit card companies play unfair and their needs to be more protection for consumers.

**Name: Lisa West**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
Just would appreciate fairness across the board

**Name: Kelly Alexander**
**County:** Summit
**State:** Ohio
**Comments:**
It truly is unfair when so many of us are trying very hard to get out of debt and the credit card companies raise rates at a whim, with no prior warning. Yes, I made the mess but the credit card companies are making it extremely difficult to dig out of the hole and pay them off.

**Name: Regina McClure**
**City:** Elyria
**County:** Lorain
**State:** Ohio
**Comments:**
It is unfair that a credit card company can raise the interest rate on their particular card because a late payment was made on a completely different credit card or other financial institu-tion. People who are having a little trouble paying their bills are BURIED IN DEBT when the interest rate is raised simutaneously on ALL of their credit cards. Many a bankruptcy is the result of this unfair practice.

**Name: SHANNON SULLIVAN**
**City:** MAUMEE
**County:** Lucas
**State:** Ohio
**Comments:**
I SUPPORT THE PROPOSED CHANGES

**Name: Kevin Schweitzer**
**City:** Clayton
**County:** Montgomery
**State:** Ohio
**Comments:**
unfair time constraints for consumers to make payments; unfair allocation of payments among balances with different interest rates;

**Name: Beth Quigley**
**County:** Fairfield
**State:** Ohio
**Comments:**
Please hold credit card companies liable for their billing practices. Unfair billing practices contribute to financial failure and impact the economy.

**Name: Marsha Armstrong**
**City:** Cardington
**County:** Morrow
**State:** Ohio
**Comments:**
I feel we need all the help we can get with the credit card companies. They can ruin you in a minute with wrong charges. It took me six months to get a charge straightened out. Also I don't think that credit card companies should be considered when you are purchasing insurance for your cars and homes.

**Name: Sue Wiezbiski**
**County:** Licking
**State:** Ohio
**Comments:**
Stop sending credit offers to College students. My son turned 18 last September and is just finishing his senior year of high school and receives so much junk mail credit card offers it is ridiculous and besides the fact you are killing trees. Unbelievable.

**Name: Felicia Brown**
**County:** Franklin
**State:** Ohio
**Comments:**
This has been a practice that has been allowed to go on for far too long!! If a person is having problems making payments, how it it going to help by assessing additional charges and applying higher apr rates. I look at it as leagal "loan sharking". And now with the new bankruptcy laws in place, there is very little protection for those that are truly trying to make ends meet. We are destroying our own economy because there are fewer and fewer people that are able to spend and help stimulate the economy. It's all a result of greed and must stop. This country used to be one of the richest countries on the planet, now as a result of sky rocketing gas prices, food, utilities, etc, we are lucky to be in the top 20. This behavior is going to contribute to the next DEPRESSION.

**Name: Beth Mohler**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
As a resident of lucas county and home owner, I strongly support recommendations to regulate the credit card and banking industries. Many Americans are struggling in this challenging economy. I commend the responsible parties that are advocating for hard-working Americans. Americans shouldn't be exploited by credit card companies or their banking establishments. The exploitation and greed needs to stop. thank you for the opportunity to give my opinion!

**Name: Vonzelia Woods**
**State:** Ohio
**Comments:**
Paid for CC protection in case I got sick. Told them I would be off sick for 3 months and it never got activated. Imagine the fees.

**Name: Ranell Tipton**
**County:** Clark
**State:** Ohio
**Comments:**
The fees charged for over the limit always seem to hit for reason's related to the card itself. Not from purchases. I'm sick of being offered a card with no monthly fee - but then hit with $40 of the limit fees for whatever they can come up with.

**Name: Cynthia Fortlage**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I'm sure there are additional unfair practices that are not mentioned!

**Name: Mary Ann Herschel**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
This is a needed change. Many individuals get into credit card debt and with the unfairness of current credit card practices are unable to ever get out of this debt.

**Name: Gina Golston**
**County:** Franklin
**State:** Ohio
**Comments:**
Mr. Cordray, I commend you for taking on this issue. It is outrageous in how these companies rob citizens with this type of unfair billing. Many people are trying to rebuild their credit, and securing a credit card is a good start, but with these fees, even in optaining one is ridiculous. I wish you success in changing this around.

**Name: Stan Baumberger**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I agree with these proposed changes. The banks should also be required to cancel cards at the holders request. It took me months and several letters to cancel a Chace VISA card. The banks seem out of control.

**Name: Vicky Elliott**
**City:** Mt. Gilead
**County:** Morrow
**State:** Ohio
**Comments:**
I am in support of the proposed changes regarding unfair credit card practices. These unfair practices are creating a severe hardship for individuals and families trying to survive the current economy.

**Name: Toni Brooks**
**County:** Richland
**State:** Ohio
**Comments:**
I do not understand how the card card copies expect us to pay off the debt during these high gas prices with the ridiculus amonunt charged for late and over balance fees. I tmust STOP!

**Name: Glenda Leary**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support the following provisions which include ending: -unfair time constraints for consumers to make payments; -unfair allocation of payments among balances with different interest rates; -unfair application of increased annual percentage rates to outstanding balances; -unfair fees for exceeding the credit limit solely because of a hold placed on an account; -unfair balance computation method; -unfair financing of security deposits and fees for issuance or availability of credit; and -deceptive firm offers of credit.

**Name: Stephanie Garrett**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
It is about time something is going to be done.

**Name: Teri Steward**
**City:** Canal Winchester
**County:** Franklin
**State:** Ohio
**Comments:**
thanks. finally a politician working for me and not themselves.

**Name: Donna Nix**
**County:** Montgomery
**State:** Ohio
**Comments:**
I fully support the proposed changes!

**Name: Diane Belton**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jonna Cook**
**City:** West Portsmouth
**County:** Scioto
**State:** Ohio

**Comments:**
I agree with everything that is being proposed. Ther are some credit card companies also change the dates every month of when payments are due, which makes it harder for people to keep track of actual payment due dates. This causes a lot of people to fall in default of their agreement by being late on their payments. Credi Card companies will offer low interest rates for anyone wishing to transfer balances, but will not lower the rates on balances where consumers pay regular monthly payments on time. If the credit card companies would offer to lower the interest rate on balances of cards where consumers are in good credit standing it seems that this would help people pay off balances quicker.

**Name: Renate Ast**
**County:** Franklin
**State:** Ohio
**Comments:**
In favor.

**Name: Bernice Person**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Look at fair practices for those persons who had high interest rate when they originally received their card, since that time they have been an outstanding customer, paying bills on time, not going over their credit limit, had the card for many years, and have not had a credit rate decrease as advertised or as some other customers have received. Not to mentioned that they are elderly and a person of color.

**Name: Monica Wright**
**County:** Hamilton
**State:** Ohio
**Comments:**
I support the changes to UNFAIR CREDIT CARD PRACTICES.

**Name: Brigid Endreola**
**County:** Hamilton
**State:** Ohio
**Comments:**
I think that it is about time to protect the consumers and not the credit card companies. It has been too long that the credit card companies are favored over the consumer and allowed to take advantage of them.

**Name: Cary Furniss**
**City:** Lebanon
**County:** Warren
**State:** Ohio
**Comments:**
Credit card reform would be more valuable to the American people than stimulus payments financed by our tax dollars.

**Name: Nathan Keirns**
**County:** Knox
**State:** Ohio
**Comments:**
I fully support the protection of consumers' rights over those of corporations.

**Name: Todd Colucy**
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I Support all the proposed changes. Please pass this! Also, stop allowing credit card companies to look at individual credit reports for marketing purposes.

**Name: Suzanne Nelson**
**City:** Jefferson
**County:** Ashtabula
**State:** Ohio
**Comments:**
It is criminal to raise someone's interest rate for any reason if they have been making scheduled payments on time and are within their credit limits. To raise their rate due to a late payment on another card or increased their total credit limit is unfair.

**Name: Lori Carnevale**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
They overcharge raise rates at the drop of a hat and rates are rising when regular interest rates are dropping

**Name: Darlene Williams**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please help the American people. With high gas and food prices we can barely stay afloat. Most of us use our credit cards just to make ends meet. These changes would be a help to the American Consumers.

**Name: Carolyn Homan**
**City:** Mason
**County:** Warren
**State:** Ohio
**Comments:**
Pass this bill!

**Name: Pat Harris**
**City:** Mansfield
**County:** Richland
**State:** Ohio

**Comments:**
Fisrt thank you Ohio Treasurer Cordray for watching out for my best interest and bringing these issues to Ohioan's attention. We are tired of being taken advantage of and request passing the above issues. Pat Harris

**Name: Monica Caro**
**County:** Lucas
**State:** Ohio
**Comments:**
Unfair practices are out of control and they need to ban those practices, aiming at protecting people from credit card companies and banks that arbitrarily raise interest rates or don't give borrowers adequate time to pay their bills. People have to understand what it is they're buying and paying for and if they do, they can make better choices and the market will work better.

**Name: Donna Mc Kinley**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I fully support R1314. It is about time the credit card companies were reeled in on their outrageous practices!

**Name: Anita Beltz**
**City:** Findlay
**County:** Hancock
**State:** Ohio
**Comments:**
This has my full support. I have experienced unfair credit practices and changes to statements/interest. I have also had credit card companies hold onto a check and charge me late fees in the past. In addition I have had credit card companies like Wells Fargo and Capital One change my interest rate due to what they term a re-evaluaton of my credit and raise the interest rate, even though I have never missed a payment or been late with them.

**Name: Lou Tisler**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Something also should be done on the unfairness of escalating interest rates of credit cards and other credit prodcuts due to the missed payment of a different, unrelated card or product.

**Name: Eran Evans**
**County:** Franklin
**State:** Ohio
**Comments:**
I am sick and tired of the lack of regulations among financial institutions on credit cards... I've had to fight several times myself to obtain fair practices. It would be much better if this was regulated.

**Name: Lisa Carver**
**County:** Scioto
**State:** Ohio
**Comments:**
Stop unfair credit card practices!!!

**Name: Jean Freeze**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I truly support the new rules against credit card companies. I totally am against the credit card companies targeting the college students

**Name: Kate Lenz**
**City:** Bay Village
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support the proposed rule changes outlined in Docket No. R-1314 regarding consumer credit card accounts and overdraft services on depository accounts.

**Name: Schuyler "Skip" Allman**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donna Schwartz**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I am definitely in favor of these proposed rule changes. It allows Ohio residents to participate in a fair and equitable system.

**Name: A. Joe Gage**
**County:** Washington
**State:** Ohio
**Comments:**
I want the card companies to follow the first in first out payment principal. Stop moving the higher interest rates to the end time of the loans./ This practice is making a few very rich and a lot of people very poor.

**Name: Diana Schafer**
**City:** Centerville
**County:** Montgomery
**State:** Ohio

**Comments:**
I particularly disdain the average daily balance upon which the finance charges are calculated! I believe interest should be computed on the balance of your account on the last day of the cycle.

**Name: ERIN KELTY**
**City:** CARDINGTON
**County:** Morrow
**State:** Ohio
**Comments:**
They really should have some sort of grace period to allow a couple of days to get a payment to them. They tack on $40 or so dollars for being one day late! This is a busy world we are living in and it is absolutely unfair for them to be able to do this. In addition, they often will raise the rate (DEFAULT RATE) if you are just a couple of days late with your payment. They really get you! Thanks for asking for my opinion!

**Name: Dave Tammaro**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
Long overdue! CC companies are nothing but loan sharks!

**Name: Tiffany Jones**
**State:** Ohio
**Comments:**
On several occasions, credit card companies have charged over-the-limit fee after a member fee charge and/or amount of the finance charge was placed on the account causing my balance to go over the limit, and not a charge by me. I think charging the consumer a over-the-limit feel is bogus, and it takes advantage of the consumer. This is only one example of many!

**Name: Michelle Perez**
**City:** Niles
**County:** Trumbull
**State:** Ohio
**Comments:**
Stop unfair credit card practices

**Name: Dianna Santo**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I have closed out a card that I had for many years because they were constantly changing my rate. I would complain that I was going to close it for that reason- so they would put it back to a semi-reasonable rate and couple months later they increase it again. I finally closed my account.

**Name: Tyra Sheppard**
**City:** Dayton
**County:** Montgomery
**State:** Ohio

**Comments:**
It's about time someone start monitoring the credit card companies.

**Name: Lisa Ramsey**
**County:** Trumbull
**State:** Ohio
**Comments:**
I firmly support such changes in credit card practice. Not only is the practice deceptive, it is immoral and takes advantage of people. The credit industry is lucrative enough with honest up-front policies.

**Name: Adrianne Sims**
**City:** Bedford Hts
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support the legislation for changes to unfair Credit Card practices - Docket No. R1314.

**Name: Diane Renner**
**City:** Waverly
**County:** Pike
**State:** Ohio
**Comments:**
I am diligent in repaying my credit cards but have been hit by frequent surprises such as a sudden unexpected change in due date resulting in a late fee; change in interest rate for no apparent reason, untimely posting to my account upon mailing a payment in and the card allowing purchases over credit rate then hitting hard with over the limit fees. It seems the credit card company's goal is to assist the customer in building a high balance that they will repay forever.

**Name: Jean Anthony**
**County:** Hamilton
**State:** Ohio
**Comments:**
I support the proposed legislation limiting unfair practices of credit card companies.

**Name: Suzanne Schoch**
**City:** Avon
**County:** Lorain
**State:** Ohio
**Comments:**
I support said changes!!

**Name: Karen Stalder**
**City:** Nelsonville
**County:** Athens
**State:** Ohio
**Comments:**
I would like to see a uniform credit card policy that is fair and provides clear, concise information to the consumer.

**Name: Dottie Martyr**
**City:** Donnelsville
**County:** Clark
**State:** Ohio
**Comments:**
I support the proposed rule changes to stop the "gotcha capitalism" from credit card companies.

**Name: Dina Allen**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Yes! I also wish that the interest rates charged by all should be standard but I guess that is the competitive edge they need. Thank you. Thank you.

**Name: Jacqueline Dever**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support changes to unfair credit card practices as proposed by docket No-R1314

**Name: Pam Mustard**
**City:** Waverly
**County:** Pike
**State:** Ohio
**Comments:**
Getting out of debt keeps getting more and more complicated. I am surprised that more people do not file bankruptcy or just refuse to pay their bills!

**Name: Laurie Tomlin**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
Credit card companies take advantage of people with their high fees. If is payment is late then a fee of approx. $35 is added to your bill. This may now make your card over the credit limit and you are charged another fee of $35. It makes it impossible to get caught up. You are continually paying on fees and not towards the balance. When making payment over the internet, many times the payment still must be sent 2 business days prior to the due day or it is late. So if you due date in on a Sunday, the payment must be made on Wednesday, usually by 3-4 pm in order to make the deadline.

**Name: Allyson Porter**
**State:** Ohio
**Comments:**
I think that new provisions are definitely needed to protect consumers. From personal experience, I understand how unfair arbitrary interest rate increases can be. Although I have excellent credit, one major credit card company (a major national bank I will not name here) actually decided to

increase my annual interest rate to almost 25% based solely on debt to income ratio. I have never missed or even been late with a payment to any creditor in my entire life! In fact, this very creditor, who I had an account with for several years, knew my history of paying large chunks of my balance at a time, far exceeding the minimum monthly payment! The interesting tactic they used was to first offer me a balance transfer with a great rate and then sock it to me later once they had absorbed the balance from my other credit cards. Fortunately, I was able to transfer the balance to another reasonable creditor, but I am one of the lucky ones who was able to do that based on my excellent credit score. These sorts of economic ploys seem very deceitful, are unfair, and are destructive to our economy. If a creditor can attempt to wreak havoc on my financial balance, I wonder what they are doing to families with less than perfect credit. Thank you for allowing me to voice my opinion.

**Name: Linda McKenzie**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Credit card companies could be a little more tolerant with customers who may have a disabling illness that suddenly arises like breast cancer. They should look at the customer's past practices and individualize a solution along with the customer. I was willing to pay creditors when I was diagnosed with breast cancer, but many of them were unwilling to work with me, e.g., I couldn't pay the minimum but I could pay something. Perhaps they could reduce the interest or stop interest altogether (especially if they have a doctor's statement).

**Name: Amy Thompson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I would like to see things changed with the credit card companies

**Name: Debra Giles**
**City:** Martinsville
**County:** Clinton
**State:** Ohio
**Comments:**
Stop these unfair practices & predatory lending!

**Name: cindy robinson**
**City:** dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
it's unfare I'm a single parent times can get hard, but stand by the person who tries. Make it fair for all people

**Name: Rae Sabo**
**State:** Ohio
**Comments:**
I have been a receiver of all practices and feel it is about time something is done. THANK YOU!!!!

**Name: laura sowards**
**County:** Greene
**State:** Ohio
**Comments:**
I agree with these provisions to protect consumers. Thank you.

**Name: James Durant**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I recently received a notice from Chase stating that my credit card payment was late. I found this interesting because I had set up automatic payment. When I talked to the bank they told me that they retain the right to change the payment due date. And, in this case that is what they said had happened. Because of this, Chase raised my interest rate to 28% and refused to lower it to the original rate. I only tell you this because I think that you deserve a healthy "atta boy" for addressing the unfair practices of the credit card companies. I am glad to see that the State of Ohio is finally addressing the regulation of the financial services. As seen with the payday lenders and the mortgage crisis, they have no intention of regulating themselves. The financial institutions have successfully held the public hostage to their wishes long enough.

**Name: Kim Sprinkle**
**City:** Springfield
**County:** Clark
**State:** Ohio
**Comments:**
It's time to end unfair credit card practices.

**Name: Mark Lesser**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies have too long taken advantage of the consumer.

**Name: Yvonne Becknell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support.....

**Name: Margaret Walter**
**City:** Mount Vernon
**County:** Knox
**State:** Ohio
**Comments:**
As the Family Self-Sufficiency Coordinator at Knox Metropolitan Housing Authority I the results of unfair credit practices with our clients' financial situations. Often the scenerio has been that they

did not understand the obligations and consequences they were agreeing to when they obtained credit cards.

**Name: Charlene Willis**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Credit card companies are getting out of control. They shuold not be allowed to increase interest rates or lower credit limits of consumers if it doesn't affect their credit cards. Consumers have a right to know in ample time of any changes that are beng made. Credit card companies are in the business to keep consumers in debt.

**Name: Cheryl Latimer**
**County:** Franklin
**State:** Ohio
**Comments:**
Companies should not be allowed to addhigh over limit fees and late fees. I had a company that kept adding over limit fees and late fees so that any payment I made was never getting out of the over limit area. I finally settled with the company but I know that my credit is ruined.

**Name: Connie Krauss**
**City:** Wadsworth
**County:** Medina
**State:** Ohio
**Comments:**
Thank you for sharing this. Credit card companies hold consumers to a perfection standard that they cannot match. For many years I have argued with card companies regarding their practices. And their methods of preying on college students is absurd. When my daughter graduated from college she had a credit card that started with a limit of $1,000 when she was finished it was a limit of $20,000 and she had no job. I am still paying that credit card after 4 years.

**Name: ann Gallagher**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support Richard Cordrays Docket #R-1314

**Name: Marilynne Nickol**
**County:** Hamilton
**State:** Ohio
**Comments:**
Credit card companies have few restraints and regulations with which to comply. Government needs to step in with steps to protect card holders.

**Name: JOANN WETZEL**
**City:** SEVILLE
**County:** Medina
**State:** Ohio

**Comments:**
amen to that

**Name: Ernestine Jackson**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I thoroughly support this effort. The entire credit card business has become predatory and could benefit from a correction.

**Name: Iris Eubank**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support you whole-heartedly in this endeavor.

**Name: Allen Harney**
**City:** Franklin
**County:** Warren
**State:** Ohio
**Comments:**
I agree someting needs to be done.

**Name: Maxine Mooney**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Shouldn't I be able to choose if my payment goes to higher interest rates before lower interest rates on my credit card? I should have a choice

**Name: Dorothy Dornbusch**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
We need to protect consumers against unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts.

**Name: Amy Miller**
**County:** Champaign
**State:** Ohio
**Comments:**
They should also not be allowed to lower your credit limit with them if you are paying as agreed on that account because you may have made a major purchase and utilized a large amount of available credit on another account (that you are also paying as agreed), this has happened to me.

**Name: Sharon Romina**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I feel credit card late or overdrawn fees are outrageous, at times the fees are higher than the actual balance!

**Name: John Ramsey**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
Boo to Credit Cards

**Name: rhonda GULLETTE**
**City:** dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Something should be done about unfair credit card practices.

**Name: Lori Babbey**
**County:** Portage
**State:** Ohio
**Comments:**
I fully support changes to unfair credit card practices. It's time for the gouging of honest consumers to stop.

**Name: Barb Tackett**
**County:** Pike
**State:** Ohio
**Comments:**
I support the proposed changes to unfair credit card practices.

**Name: Alexander Steinman**
**State:** Ohio
**Comments:**
I wish to protect consumers.

**Name: Nancy Braford**
**City:** Berea
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I strongly support these changes to protect consumers! Without them, consumers will contine to be held hostage with no recourse.

**Name: Alfredia London**
**County:** Montgomery
**State:** Ohio
**Comments:**
I support the changes to the unfair credit card practices. The changes are way overdue.

**Name: Kathi Wilson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
It is time that rules be put in place to keep banks from raising rates and making decisions for consumers because they are "trying to make more money." I have worked diligently to keep my credit in good standing and don't need banks to ruin it for their own greedy purposes.

**Name: cheryl swisher**
**City:** delta
**County:** Fulton
**State:** Ohio
**Comments:**
I agree that we need to end: unfair time constraints for consumers to make payments; unfair allocation of payments among balances with different interest rates; unfair application of increased annual percentage rates to outstanding balances; unfair fees for exceeding the credit limit solely because of a hold placed on an account; unfair balance computation method; unfair financing of security deposits and fees for issuance or availability of credit; and deceptive firm offers of credit.

**Name: Steve Romey**
**City:** Toronto
**County:** Jefferson
**State:** Ohio
**Comments:**
Credit cards are absurd at the moment. Simply Loan sharks

**Name: Tiffan Stephens**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I recently had an issue with my credit card company where I mailed a payment 7 days prior to the payment due date. The credit card company called me the day the payment was due stating that they had not received my payment and I explained to them that I mailed in my payment and it generally takes 4 days at the most to have the payment applied once I've mailed it. I then told them that I don't understand why this time is any different that the previous payment processing times and I accused them of holding my check. Now, my minimum payment is $25 per month but I always mail at least $50 each time I send a payment. I have also been in the practice of sending in two payment a month to avoid the aforementioned situation. This particular time I mailed in a $250 payment in order to pay off the balance and I'm convinced that they held my payment so that they could charge me a $35 late fee because I was paying off the balance. I also believe that they have figured out that I'm not the type of customer to pay the minimum balance each month

and the first opportunity they had to charge me a late fee they took advantage. By the way, my payment was applied to my account the very next after I received that phone call. I don't think that's a coincidence.

**Name: Kellie Kochensparger**
**City:** Eaton
**County:** Preble
**State:** Ohio
**Comments:**
Please support consumer rights and help Americans break the cycle of debt due to unfair credit card company practices. Thank you.

**Name: Alan Zgonc**
**City:** Lorain
**County:** Lorain
**State:** Ohio
**Comments:**
Stop the gouging!

**Name: M Aho**
**City:** Twinsburg
**County:** Summit
**State:** Ohio
**Comments:**
I am in favor of passing the proposed rules to end "gotcha capitalism". I have had unfair late charges on a credit card with an unfair/short payment cycle. I mailed my car payment and credit card payment on the same day to the same bank. The car payment arrived/posted in time BUT the credit card payment was not posted until several days later and one day after the due date resulting in a $39 late charge and interest that I do not feel that I owed. I called the bank and they did not care - too bad. Thank You

**Name: Julie Branstetter**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I am in complete support of these changes thank you for coming forward & saying something too many people have been taken advantage of by credit card companies

**Name: Anna Mayo**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I can never get my credit cards paid off because of the fees. I was late on a credit card and it put me over the limit after the late fee and then I got an over the limit fee.

**Name: jan taylor**
**City:** minford

**County:** Scioto
**State:** Ohio
**Comments:**
what about places like "american general" who have open end mortgages, and you pay 230 dollars and only 10 or 20 or 30 dollars comes off your bill?

**Name: Tina Vanleer**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
The economy and the world is already in a turmoil mess!!! Why would these RICH CREDIT CARD COMPANIES continue to get richer off of hard working struggling people!!! The government needs to get involve and control or regulate some of these companies

**Name: Mary Stevenson**
**County:** Franklin
**State:** Ohio
**Comments:**
It is about time someone made an effort to protect the credit card consumer. It is unfortunate that corporations have been given unbridled opportunities to increase their wealth. Corporations need to be regulated and the laws and regulations enacted need to be enforced.

**Name: Geanie Bollenbacher**
**City:** Oak Harbor
**County:** Ottawa
**State:** Ohio
**Comments:**
As a woman consumer I feel I am taken advantage of at times by credit card companies. I support this action.

**Name: Malisa Freeland**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
THANK YOU! This is so long overdue. The credit card companies have been making up the rules as they go and the consumer has no protection from their exploitation! The credit card companies are the PREDATORY LENDERS!

**Name: Donna Braswell**
**State:** Ohio
**Comments:**
Thank you for taking as stand on these issues important to Ohio consumers.

**Name: Denyse Hughes**
**State:** Ohio
**Comments:**
I defintitely think that creditors need to see their borrowers as people and not numbers. They need to remember the golden rule that they were taught as a child and I'm sure that they hope

people use with them and their children...treat others the way you would like to be treated. I assume that they'd all like to be treated fairly and justly. That's all we're looking for as well.

**Name: Cheri Liggins**
**County:** Franklin
**State:** Ohio
**Comments:**
I got a credit card through the bank I have been doing business with for 10 years. I had the credit card set up for automatic online payment from the checking account at the SAME bank. The second month, the credit card payment date was changed, and my automatic payment did not apply until after the NEW due date. I was not notified that the due date was changed. Since I didn't check my online statement before the NEW due date, I wasn't aware it had changed. Because my ONLINE payment from the SAME bank was "late", my interest rate tripled. My credit score is listed as Excellent and Good on all three credit bureaus. One "late" payment and my interest rate triples? This is unacceptable.

**Name: Mary Niklas**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
A fair profit is ethical. Squeezing extra profit out of customers because of their naive trust is unethical. Consumers need protection from these loan sharks.

**Name: dawn guerriere**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
i'm happy to hear that there is a move on to cause some changes in the credit card industry. When i felt i was being ripped off in the past i had no options about where to go for help--I sincerely hope something changes soon.

**Name: Sally Estvanic**
**City:** Valley City
**County:** Medina
**State:** Ohio
**Comments:**
I support this effort and note that state attempts at similar restrictions have not reduced the number of credit card offers arriving in those residents' mailboxes. The solicitation of college students with little or no income could have been self corrected by the industry years ago but failing to accept responsiblity and cure the problem justifies a Federal solution.

**Name: Kay Martindale**
**County:** Clark
**State:** Ohio
**Comments:**
I agree with regulating credit card companies to prevent abusive practices and unfair fees. I also think pay day lenders are legalized loan sharks and should also be regulated. All too oftem these companies prey on our young inexperienced people or poor people with no other options. They lie to them and tell them they can afford these outrageous fees and payments and just lead down

a path of fiscal irresponsibility. It was a much a safer and fairer system when banks and loan companies were regulated and had to answer to our lawmakers. It makes no sense to allow these predators to freely operate - it is the responsibility of our lawmakers to protect the public from these criminals, not legalize their actions. The housing crisis is a result of these lend any amount to anybody environment, get your fees and profit upfront, sell off the mortgages and move on. With no concern for the impact on families when they cannot make the ridulously high payments. Play now, pay later permeates our society - thanks to Pres Bush, not only are our citizens victims of this philosphy, but now our whole country is in overwheling debt and now our enemies are lending us money. No need to age war against the US - just take advantage of the greediness of American corporations and take the country over economically.

**Name: Robin Mink**
**State:** Ohio
**Comments:**
Please also address the practice of companies that will raise the interest rate% as a penalty for having a late payment/negative history on a totally different card account (I'm assuming based on a credit report review). Every card account should be viewed separately and stand alone.

**Name: Lisa Heddleson**
**County:** Columbiana
**State:** Ohio
**Comments:**
I strongly agree with this proposal. Help Americans get out of debt adn not punish them for trying.

**Name: Nina Killingswort**
**City:** FAIRBORN,
**County:** Greene
**State:** Ohio
**Comments:**
Everything listed above is just exactly what I wrote to you about earlier. This type of legislation is long overdue. Too many people are in real trouble now because the credit card industry has been allowed to get away with robbery fo those who are unknowledgable about what credit card companies are doing. People who have ad to use the credit card for daily living expenses to just live. Some of us are in debt we will never get out of except through death. i know we as users have responsibility as well, however, when rules change after you have established a debt and you have no way of effective protest to protect yourself you are trapped. I think those states that create a safe atmosphere for the credit card companies to headquarter alos have to bear some responsibility. They have grown very wealthy by allowing certain laws that protect these companies, ie. the Dakotas, Delaware, New Jersey and ithers. I hope you can do something, otherwise, I wll have to file bankruptcy sometine in the future.

**Name: Tisha Calloway**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Please change.

**Name: David Chambers**
**City:** Medina

**County:** Medina
**State:** Ohio
**Comments:**
Richard, My wife and I receive offers on a daily basis from credit card companies. These mailings have our name and address on the offer as well as on the application. Can the State of Ohio also stop the practice of this information being automatically placed on the applications? Please let me know. David M. Chambers 678 Braddocks Landing Medina, Ohio 44256

**Name: Rick Bensman**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support the legislation regulating credit cards. As a parent of two college-educated daughters and as a teacher/counselor of high school students, I see how they are lured into signing up for multiple cards. I believe current practices and many of the fine print practices are predatory and while companies deserve a profit, they should be made in a more fair and equitable manner.

**Name: Christine Kindle**
**State:** Ohio
**Comments:**
Thank you, it's about time someone who can help the working consumer fight against credit card companies unfair practices.

**Name: Kate Miller-McKenna**
**City:** Loveland
**County:** Hamilton
**State:** Ohio
**Comments:**
I support this change.

**Name: Jean Kritz-Conway**
**State:** Ohio
**Comments:**
Make credit card companies accountable for unfair practices.

**Name: Norma Allcorn**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
Hurrah! This is long overdue...and should be just the beginning...insurance companies for a start

**Name: Imogene Smith**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support these changes

**Name: raymond matura**
**City:** gallipolis
**County:** Gallia
**State:** Ohio
**Comments:**
I join our state treasurer Richard Cordray in supporting these changes.

**Name: Angela Hyde**
**County:** Butler
**State:** Ohio
**Comments:**
I think it's a great idea to try and make these changes.

**Name: Kevin Harris**
**State:** Ohio
**Comments:**
It't time that the Credit Card companies be held accountable for their predatory practices!

**Name: Patricia Siler**
**City:** Enon
**County:** Clark
**State:** Ohio
**Comments:**
People that are already having a difficult time in today's economy, shouldn't have to worry about a credit card company taking advantage of them.

**Name: Gayle MacKenzie**
**State:** Ohio
**Comments:**
Great idea

**Name: Carol Kirkland**
**City:** Ohio
**County:** Montgomery
**State:** Ohio
**Comments:**
The current credit card paractices are unfair , predatory and deceptive, and should be against the law.

**Name: Jane Kritz-Cline**
**State:** Ohio
**Comments:**
Please support these changes so working class people can keep their heads above water.

**Name: Linda Kirkland**
**State:** Ohio

**Comments:**
These practices are teh same as stealing and must be stopped.

**Name: Georgienne Boffa**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I would also like to see the Universal Default Rule and 2 cycle billing abolished. I firmly support the proposed changes.

**Name: Brenda Walton**
**County:** Lucas
**State:** Ohio
**Comments:**
A little credit can be a good thing. But credit card companies and banks that profit off of the bleeding of hardworking men and women are no different than the mafia of years gone by. There is something demented about a value system when the 'haves' prefer taking and profiting off of the broken rather than reaching down and offering a genuinely sincere 'hand up'. It doesn't take a Princeton Economist to figure out the economic and opportunity cost of doing business in that manner. In the long run, no one wins.

**Name: Linda Worley**
**County:** Clermont
**State:** Ohio
**Comments:**
I support changes that protect the consumer from unfair treatment by lenders.

**Name: Tammy Kirk**
**County:** Greene
**State:** Ohio
**Comments:**
This is long overdue. Lawmakers should pay particular attention to protecting college students. Credit card companies should not be marketing to those they know are not likely to have money to pay off the credit that is made so readily available to them.

**Name: Juanita Johnson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices: Docket No. R-1314 The less well off is being robbed on credit activities! It is certain that for many reasons you cannot make it in this country without it. If you need a car to get to work, you need credit! Stop legitimizing and supporting the criminal activity of robbing people just because they are not rich!

**Name: Natalie Farber**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
Add changes: Transparency in Credit Card Company contact information (to prevent current shell game where ph # on statement leads only to voice prompts to make a payment or report stolen card, but not to ever speak w customer service to clear up account)

**Name: Steve Babbey**
**City:** Newton Falls
**County:** Portage
**State:** Ohio
**Comments:**
I support the changes.

**Name: robin cottrell**
**City:** cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I am absolutely suppoprt this legislation!

**Name: Karen Sanders**
**County:** Portage
**State:** Ohio
**Comments:**
The corrupt credit card industry will continue to reap the benefits of our recession if we, the government, tax payers and credit company abused, do not strongly regulate their conduct.

**Name: Brian Page**
**County:** Hamilton
**State:** Ohio
**Comments:**
As a personal finance teacher, I distribute a credit card solicitation/contract to my class as a pre-test. I ask them three questions: 1. What is the APR in three months? 2. Can the credit card company change the terms for any reason? 3. Can you go into default without ever being late on that credit card payment? I have never had a student pass the pre-test. Credit card companies should be ashamed.

**Name: Crystal Stevenson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
The banks fee make it very difficult to pay off the credit card. I feel like I am paying interest on things I purchased several years ago; such as a pair of shoes that I purchased, have worn out and discarded. When does this interest ever end. It is frustrating even depressing at times. I fear I have sold a piece of my future.

**Name: Richard Graham**
**City:** Balndford
**County:** Franklin
**State:** Ohio

**Comments:**
Please pass this much-needed legislation.

**Name: E. Dean Soltesz**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I endorse all future actions designed to prevent banking institutions from taking advantage of their collective lobbying powers against the average Ohioans and average Americans.

**Name: Beverly Sims**
**County:** Hamilton
**State:** Ohio
**Comments:**
I support the proposed changes to unfair credit card practices, Docket No. R-1314.

**Name: lester mcintyre**
**City:** parma
**County:** Cuyahoga
**State:** Ohio
**Comments:**
we need to rein in these unfair credit card companies

**Name: Bethany Robinson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Many people have made poor choices, learned from mistakes and are now trying to do the right thing. With interest rates the way they are, and payments allocated to unfair parts of balances such as extra fees, so many are working so hard and making no progress towards being debt free. Also, credit card companies should not be able to represent themseves on College campuses in the manner in which they are now.

**Name: Laticia Mutschler**
**City:** New Carilsle
**County:** Clark
**State:** Ohio
**Comments:**
I support the Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Ruth Farthing**
**City:** Medway
**County:** Clark
**State:** Ohio
**Comments:**
I was in Banking for over 30 years. I have been out of the industry for over 2 years. My how things have changed. Credit card rates have always been unfair. Companies should be fined for going over the usery rate 25%. The rates could be tied to the unsecured rate of 14 - 15%.

**Name: Gwendolyn Muhammad**
**City:** Englewood
**County:** Montgomery
**State:** Ohio
**Comments:**
I think the interest rates on credit cards are ridiculous. I will stand against all unfair practices with credit cards. Thank you Mr. Cordray for wanting to bring about a change.

**Name: Paula Branscomb**
**City:** Bainbridge
**County:** Pike
**State:** Ohio
**Comments:**
I support this legislation.

**Name: Toni Tumbusch**
**City:** Cincinnati
**County:** Clermont
**State:** Ohio
**Comments:**
I am heartened to hear that these credit card companies, who take advantage of all of us and then leave no or very little recourse, will possibly be censured. I had inexplicable fees added to one of my accounts, and when I tried to get some answers about it I could not get any satisfaction. Nothing I was told made sense, no matter to whom I was talking. I eventually had to "eat" the fees because it became not worth the aggravation.

**Name: Carole Bucklew**
**County:** Franklin
**State:** Ohio
**Comments:**
I support these changes to unfair credit practices.

**Name: Beverly Doyle**
**County:** Clinton
**State:** Ohio
**Comments:**
Absolutely pass these changes!!!

**Name: Heidi Allcorn**
**County:** Summit
**State:** Ohio
**Comments:**
I have had serious problems (forced to file bankruptcy) due to the credit card companies changing my apr from fixed to variable, with continuous raises in the rates regardless of the fact that I always paid on time, paid more than the minimum, and never defaulted on any of my bills. They refused to even try to negotiate anything with me until I filed bankruptcy. By that time, it was too late!!

**Name: Patricia Forman**
**County:** Licking
**State:** Ohio
**Comments:**
So many of our Seniors are suffering because of being forced to use their credit cards to provide basic needs and then being taken advantage of by the credit card companies. It's just adding insult to injury.

**Name: Patricia Huston**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I fully support the proposed changes designed to limit the predatory practices currently employed by credit card companies and other lending institutions.

**Name: Robert Lyle**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
Thank you for standing up for us.

**Name: Bonnie Morris**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
These companies are motivated by greed! They are part of the rape of our economic foundation. They get their's and don't care about the long-term implications. In addition to everything you have outlined, we must also stop the solicitation of our college students.

**Name: Valerie Lee**
**State:** Ohio
**Comments:**
How about unfair solicitation? I'm so tired of receiving credit card offers in the mail.

**Name: Phyllis Cannon**
**State:** Ohio
**Comments:**
Somebody ought to propose legislation to protect bank customers from overdraft fees as well. They are outrageous! And the banks want to call PayDay Lenders Loansharks?!

**Name: Patricia Phillips**
**County:** Trumbull
**State:** Ohio
**Comments:**
Everyone gets in such a financial mess because of these issues, plus everything needs to be in clearer language and larger print.

**Name: Patricia Proud**
**City:** McDonald
**County:** Trumbull
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices Docket NO. R-1314

**Name: Megan Stevens**
**County:** Franklin
**State:** Ohio
**Comments:**
I am in support of reining in these unfair practices.

**Name: Karen Schneider**
**State:** Ohio
**Comments:**
I support it.

**Name: Burhan Ahmed**
**City:** Colmbus
**County:** Franklin
**State:** Ohio
**Comments:**
We all should support this bill. It's a great apportunity for Ohio's to support this action. Thanks, Burhan

**Name: Teresa Gilbert**
**State:** Ohio
**Comments:**
I think this is great legislation and about time.

**Name: Karen Wright**
**State:** Ohio
**Comments:**
Why do they try to bring down the ones who have to acutally use credit cards to get by in life? Take it easy on the charges and we would use the cards more!

**Name: Crystal Johnson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I am a graduate student and recently had a hard time keeping up on some payments. This particular credit card company lied to me about my account protection plans and it ended costing me a few hundred dollars to fix. Rather than arguing, I used $900.00 (which was over what they asked me to pay)of my financial aid reimbursemnt to pay them as they said it would bring my account into good standing, however, less than a month after I paid this money, they closed both of my accounts due to non-payment. Now no one will honor what three different representatives

have said and I am out $900.00. This is extremely unfair and now that I have no money for daily neccessities, I can't even used my cards to help!

**Name: Janet Thomas**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Accessing late fees seems to be selective and unfair.

**Name: Tamarus Stokes**
**City:** Trotwood
**County:** Montgomery
**State:** Ohio
**Comments:**
I support the proposed changes in Docket No. R-1314.

**Name: MARY PURNELL**
**City:** PICKERINGTON
**County:** Fairfield
**State:** Ohio
**Comments:**
I'm tired of the extra fees that are associated with credit cards.

**Name: tuwana reaves**
**State:** Ohio
**Comments:**
I feel it is ludacris when you are charged for a $25-30 fee for being late if your payment is even one day later.

**Name: Leanne Allen**
**State:** Ohio
**Comments:**
Definitely needed!

**Name: Juliana sofranko**
**County:** Mahoning
**State:** Ohio
**Comments:**
Predatory lending companies are creating victims of struggling americans. This has to stop. I receive on average three offers of credit weekly from banks with deceptive language. I am absolutely in support of regulating these type of predators.

**Name: debra McDanel**
**City:** CORTLAND
**County:** Trumbull
**State:** Ohio
**Comments:**
It is time that someone did something about the unfair practices at credit card companies. The

interest rates need to be regulated so that the average consumer is not getting raped every time they use their credit card. 30% interest is outrageous no matter how you look at it, and i pay my bills on time but do they drop my rate because of that, NO OF COURSE NOT.

**Name: JB Boley**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am all in favor of consumer protection

**Name: Lee Evans**
**County:** Franklin
**State:** Ohio
**Comments:**
Stop unrestricted capitalists that prey on the average American.

**Name: Grace Gery**
**State:** Ohio
**Comments:**
I agree.

**Name: June Snipes**
**State:** Ohio
**Comments:**
I support the changes to the Unfair Credit Card Practices, Docket #R-1314.

**Name: Suzanne Smith**
**City:** Clayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support this Docket

**Name: dean birch**
**City:** twinsburg
**County:** Summit
**State:** Ohio
**Comments:**
plaes pass the amendment. Credit card companies are free to gouge people, n constraints from government is necessary

**Name: mary kell**
**City:** twinsburg
**County:** Summit
**State:** Ohio
**Comments:**
This needs to be stopped

**Name: Callie Query**
**City:** Pataskala
**County:** Licking
**State:** Ohio
**Comments:**
I support the provisions intended to protect consumer against unfair actions against credit card companies. As a legal aid attorney, with credit card debt of my own, I have seen the effects random interest rate jumps and other unfair practices have on my clients and our communities.

**Name: Berdonna Green**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
With all the recent bankrupcy filings, it should be apparent to the government that credit card companies have taken advantage of an opportunity to prey on the less fortunate who have lost jobs and income. They should be forced to work with the cardholder to resolve a reasonable payment plan based on earnings or forgive the debt after 7 years.

**Name: Sheila Graham**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Please make these changes to prevent unfair cost to consumers.

**Name: Deborah Mathews**
**County:** Mahoning
**State:** Ohio
**Comments:**
I wholeheartedly support the proposed changes and am only stunned that they have not been enacted long before now. Thank you for your advocacy.

**Name: Rose Bresson**
**State:** Ohio
**Comments:**
In Favor of passing rules.

**Name: Michelle Woodcock**
**City:** Marysville
**County:** Union
**State:** Ohio
**Comments:**
I have paid dearly over the last 4 yrs. with all of the above. This is a fantastic thing if we could stop them! Thank you for putting this out to the people!!

**Name: JESSICA MOSES**
**City:** CINCINNATI

**County:** Hamilton
**State:** Ohio
**Comments:**
I SUPPOROT CHANGES TO UNFAIR CREDIT CARD PRACTICES

**Name: Jackie Durkin**
**County:** Lucas
**State:** Ohio
**Comments:**
We should have the right to pay off the balance on a higher interest rate on a card instead of the credit card company allocating what portion of my payment goes on each of the differnt balances with different interest rates. This happened to me in the past, I asked for a portion of my payment be used to pay off the higher interest balance and a portion for the lower. I was told after my payment was not allocated as I asked that they would not honor my request and did not have to. Instead I ended up paying on that higher interest balance for months longer. Any practice by a credit card company that is unfair to the consumer should be corrected with stiff penalties if harm is caused to the consumer. Thank you.

**Name: Lakesha Linson**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is absolutely imperative that we put an end to these unfair credit card practices. Families are struggling enough just to put gas in their vehicles to get to work in order to continue paying the Lenders, let alone struggling to pay mortgages and put food on the table. These unfair laws only add to the hardships Americans are already facing. Please hear our voices, end unfair credit card practices now!

**Name: Sherri Carsey**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
It is about time that someone "policed" the credit card industry, who seem to prey on people who do not make a lot of money but want to live the kind of life they see everyone living. I support these changes.

**Name: Lorin Conkle**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Support this very much,been hit with fee's from chase bank that are a good sum of money,when totalled.

**Name: Kelly Ballard**
**City:** Whitehall
**County:** Franklin
**State:** Ohio
**Comments:**
1. Unfair time frames to make payments 2. Unfair distribution of payments for different balances

interest rates unfair application of increased APR to outstanding balances 3. Unfair balance computs 4. Uunfair fees for exceeding the credit limit solely because of a hold placed on an account 5. Unfair fees for issuance or availability of credit 6. deceptive offers of credit

**Name: Janet Perdzock**
**State:** Ohio
**Comments:**
I support the R1314 changes to protect consumers from predatory credit card charges.

**Name: DENISE ANDERSON**
**City:** YOUNGSTOWN
**County:** Mahoning
**State:** Ohio
**Comments:**
I THINK THAT IT IS WRONG TO PENALIZE THE PEOPLE WHO PAY THEIR BILLS ON TIME AND LET THE OTHER ONES FILE FOR BANKRUPTCY AND DO NOTHING TO THEM!!!

**Name: Linda Miller**
**County:** Greene
**State:** Ohio
**Comments:**
I fully support this effort to combat unfair credit practices by credit card companies and financial institutions.

**Name: Mari Dannhauer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Please impose rules that will protect consumers and end unfair credit practices. Predatory lending practices ruin people's lives.

**Name: Anastasia Berger**
**City:** Norwalk
**County:** Huron
**State:** Ohio
**Comments:**
The "you are pre-qualified" offers of credit clog our mailbox and add to the cost of postal operations - they have to be delivered like regular mail but usually travel at discounted bulk mail rates. Since 1/1/08 I've received at LEAST 15 "prequalified" offers of credit WHERE THE ACTUAL LENDER/BANK COULD NOT BE IDENTIFIED! Just fill in the blanks or call the handy 800 # and give all your information to .. who??? Are these identity theft scams?? We are also receiving these "prequalified" applications addressed to the people who owned this property before us .. about FIVE YEARS AGO .. p.s., they are no longer alive!!!

**Name: Shirley Bell**
**State:** Ohio
**Comments:**
I have experience this unfair pratice and it is totally getting out of control.

**Name: Betty Klaric**
**City:** Highland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
For too long, the consumer has been the victim of unfair practices by the credit card industry. The predatory practices that need special attention include inceases in interest rates when the consumer is late on payments to businesses with no relationship to the credit card issuer. These and other unfair practices need to be stopped.

**Name: Kellie Wagoner**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Credit cards and creditors in general need to be regulated. So much of our society now demands on credit management and payment histories, and credit cards engage in practices that destroy forever individuals ability to have the simplest of life's wants and needs, homes, food, utilities, etc. Good honest people are damaged everyday by identity theft and unscrupulous companies. This has gone on too long and must be stopped now.

**Name: Lydia Reid**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
Current policies of credit card companies must be addressed with the same concern that Ohio lawmakers gave to the payday lending institutions.People are drowning in debt,while credit card companies make huge profits.

**Name: Goldia McCall**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I am in support of the changes to unfair credit card practices.

**Name: Amy Simmons**
**City:** South Charleston
**County:** Clark
**State:** Ohio
**Comments:**
The credit card companies make too much money. The economy is hurting and the credit cards do not need to make lives more difficult with additional rules. The majority of people use credit to survive and additional rules are not needed.

**Name: Deborah Henderson**
**City:** Lancaster

**County:** Fairfield
**State:** Ohio
**Comments:**
I applaud your efforts

**Name: jeff kent**
**County:** Richland
**State:** Ohio
**Comments:**
I agree

**Name: Teresa Venham**
**City:** Shadyside
**County:** Belmont
**State:** Ohio
**Comments:**
As a responsible borrower, I find it hard to understand the terms and conditions on new offers of credit. I am very much in favor of protecting the public from misleading credit practices.

**Name: Malcolm Costa**
**State:** Ohio
**Comments:**
Increased protections for vulnerable populations is critical to the lives of working people and the economy

**Name: Robert Keener**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I heartily support any efforts to restrain credit card companies from unfair, highhanded, and deceptive practices.

**Name: Donald Mathews**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I am pleased that you are investigating credit card practices. I pay my bills on time and in full every month. Last month my online payment was three days late. I was charged a $39.00 late fee and a finance charge of $2.32. This was on a balance of only $61.95. Wow! I had no idea they could charge that much. I called and they credited my account (I am customer they like to have demonstrating a good track record and I also like their service). However, there are many customers who cannot pay in full every month and they need help to get their finances in order. Dropping the $39.00 late payment will help. Sure credit card companies need to adjust their fees to make a profit and cover their expenses, but what is a fair profit?

**Name: therese worthington**
**State:** Ohio

**Comments:**
I agree with this legislation proposal.

**Name: ANGIE TIPTON**
**City:** BEAVERCREEK
**County:** Greene
**State:** Ohio
**Comments:**
i SUPPORT UNFAIR CREDIT CARD PRACTICES.

**Name: Carol Zona**
**City:** North Canton
**County:** Stark
**State:** Ohio
**Comments:**
I think the amount credit card companies charge people is rdiculous. I support your trying to stop all of the unfair practices that you have mentioned here.

**Name: Shirley Salter**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
Not soon enough

**Name: James Simpson**
**City:** Milford
**County:** Clermont
**State:** Ohio
**Comments:**
It's about time!

**Name: Virginia Bridges**
**City:** Georgetown
**County:** Brown
**State:** Ohio
**Comments:**
Please give people a fair chance to be responsible and pay off their debt. If they go bankrupt, the rest of us have to pay in the form of higher interest rates on our cards that we mange wisely. Don't punish us.

**Name: D. Chapman**
**State:** Ohio
**Comments:**
We support R-1314. It's about time someone took on the credit card companies to make credit card use more fair and user friendly.

**Name: Melissa Weldon**
**State:** Ohio

**Comments:**
The extension of credit is a priviledege not a right. However, there is no excuse for greedy people to capitalize on someone's" hard times" unfairly. There are SOME instances where a persons financial picture is negatvely affected, through no fault of their own and because of it their are further victimized by these unfair credit practices...thereby digging their hole a little deeper.

**Name: Nancy Haynes**
**City:** Shadyside
**County:** Belmont
**State:** Ohio
**Comments:**
Chase and Bank of America both DRASTICALLY increased my interest rate with no other reason than the fact that my debt was "unsecured". When I called to plead that they keep it at the current rate that I had been fixed when I charged, they were rude and said "go mortgage my house if I didn't want to pay the higher rates." I explained that I had used my line of credit to add onto our house since the closing costs...on a mortgage were more expensive...it was not the best financial decision to put a mortgage on my house with all of the fees attached...my only choice was to pay the card in full immediately to avoid the high interest. At the same time, I was receiving offers to do the 0% for a set period or 4.99% for life but the only way to use those offers were to pay off the entire balance and then pay a transfer fee. I was amazed that they couldn't allow me to continue paying the 8.9% interest but could immediately give me 0%/4.99% interest. I was told by everyone I spoke to that my credit score would lower due solely to any "unsecured" debt ratio. They continuously increase the credit limit but once you use it, they set you up to pay outrageous interest rates that come with no warning. I have never defaulted on any credit and the only reason given for the increases was merely that my debt was "unsecured". Why does 20 years of good credit not count? I should not have had to mortgage my house with such a background! The fees paid for mortgage loans are a waste of money if I have built my credit this long! Somehow the background or equity does not matter. My husband and I have worked hard for well over 20 years to get where we are so the "unsecured" debt excuse does not seem reasonable for people like us. Responsible people with a history of good credit should not be in the same pool with the ones overextending themselves with no intent to pay it in full. I have the exact interest rates and amounts...in a file if those are needed. Thank you for taking an interest to stop the unfair practices! I wish I would have known who to call at the time of the increases!

**Name: Michelle Finn**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I am thrilled to hear that someone is trying to make the huge out of control credit card companies just try to be fair. Good luck!!!!

**Name: Janine LaFerriere**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
The Holy Bible speaks out against lenders charging exhorbitant interest rates to borrowers, denouncing usury, as it's sole purpose is to ensure the borrower remains poverty-stricken. When the borrower is able to repay a debt in a fair and legal manner, he is then free to use his earnings to support his local economy, no longer being enslaved to a debt-master.

**Name: Tiana Jessie**
**State:** Ohio
**Comments:**
Not only must the customer be responsible users of credit but the credit card companies must be fair in their practices for all. Current practices are out of wack and this changes would only make life worse for many as well as add to the current horrible state of the economy by increasing debt.

**Name: Katheryn Carlisle**
**County:** Mahoning
**State:** Ohio
**Comments:**
Yes I support the aforementioned changes as well as making print larger or calling to the consumers attention that if on (1) payment is late on their account they will then be subject to a higer percentage rate on their remaining balance and cancellation of future purchase rights in effect canceling of credit card. Also adding late fees to balance and then adding additional fees because your balance owed is higher after late fees attached. Sounds like pyramiding of fees?

**Name: Kathleen Peters**
**City:** Cuyahoga Falls
**County:** Summit
**State:** Ohio
**Comments:**
I, too, had a big mess with my credit because of these unfair practices. When the credit card companies decided to double the payments due each month(thanks to approval from the US Con-gress) "to help consumers pay off their debt quicker," I started to fall be-hind. And when I fell behind, some of these companies raised the interest rate to 30%. That made it worse. Then even though I made payments every month to each company, I was assessed a late fee because the payment was not the full amount! I got deeper and deeper into debt. I finally won a ten-year- long lawsuit for unlawful termination of a job, and then I had my attorney settle my debts with each company so I could get out of this mess. The written-off balances were credited to me as "income" and had to be figures in to my tax return as such. Now these late payments show up on my credit and will remain there for seven years even though I did not file bankruptcy. One local department store lowered my credit line because of what was going on with the other cards even though I didn't have an outstanding balance with the store and I was never late with a payment when I did use that card! I don't use that card anymore, either! What an unfair game these companies are playing with consumers. I am in complete agreement that something needs to be done to level the playing field. Thank you.

**Name: Diana Lee**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
i support the proposed changes for credit consumers

**Name: Carrie Palmer**
**County:** Columbiana
**State:** Ohio
**Comments:**
It's about time!!!!! Finally someone with money wants to look out for the small guys that are struggling to make ends meet. These companies don't care how bad they hurt consumers. Due to their unfair practices, I'm in severe hardship because of only a couple of cards that I haven't used

in over 6 years! MBNA America and Household/HBSC? are 2 of the truly nasty ones. They promise low rates but don't give all their little hidden rules, so if you're 1 day late, they TRIPLE your balance and your monthly minimum payment. My husband had a discharged bankruptcy over 6 years ago due to divorce, they send him at least 6 'offers' every week, but no one will give him credit!

**Name: michelle oden**
**City:** akron
**County:** Summit
**State:** Ohio
**Comments:**
I feel that it's about time that somebody did something about this it has been a problem for along time. Thank You

**Name: Linda Metz**
**County:** Wood
**State:** Ohio
**Comments:**
It is no wonder that people cannot pay off their credit cards. The CC Companies make it impossible. It is time for some major changes. I'm tired of the CC Companies making money at our expense!!!!!

**Name: John Schamback**
**State:** Ohio
**Comments:**
I support the proposed rules for changes to unfair credit card charges, Docket R-1314.

**Name: Elizabeth Chilcote**
**City:** Mount Gilead
**County:** Morrow
**State:** Ohio
**Comments:**
I support regulatory legislation aimed at credit card companies, and designed to protect consumers against unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts.

**Name: DeBorah Moore-Payne**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I think that this is something Americans should be protected from. We are being taken advantage of by the credit card companies. Thank you.

**Name: daisy roane**
**City:** bedford heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
i support the proposed of docket #R-1314.

**Name: Sieghelm Buchenau**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
My biggest issue with CC companies is their introductory rates can be deceptive as to whether they apply to purchases or balance transfer. Too many offers state that with a balance transfer you get the introductory interest rate, but then the offer only applies to new purchases, not the transfer.

**Name: Ronald Casteel**
**State:** Ohio
**Comments:**
It happended to me. One week late due to misplaced envelope. Interest rate went to 22% from 7%.

**Name: Brenda Campbell**
**County:** Richland
**State:** Ohio
**Comments:**
I support the proposed changes! it is unfair that the credit card companies can arbitrarily raise your interest rate to above what has been normally considered unfair/excessive even if you have not missed a payment.

**Name: Marilyn Harshman**
**City:** Marblehead
**County:** Ottawa
**State:** Ohio
**Comments:**
I wholeheartedly support the proposed changes in credit card regulations to benefit consumers. Please pass all changes, as proposed.

**Name: Angela Anno**
**County:** Hamilton
**State:** Ohio
**Comments:**
Creating a just and fair credit policy will benefit all Ohioans.

**Name: Lisiane Winslow**
**County:** Wood
**State:** Ohio
**Comments:**
I totally support the changes, since the current Credit Card policies are unfair.

**Name: Trenace Holland**
**State:** Ohio
**Comments:**
There needs to be limits to the charges on credit card accounts. We are living in challenging

financial times and the working American citizens are not taken into consideration by big business.

**Name: wanda shoulders**
**City:** euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I think that it is unfair to continue to raise the interest rate on credit cards. It keep people from saying within there budget

**Name: Sheila Klimas**
**City:** Seville
**County:** Medina
**State:** Ohio
**Comments:**
credit card holders need to be better protected....

**Name: Jan Hairston**
**State:** Ohio
**Comments:**
It's about time! It is not only grossly unfair that the credit card companies can get away with gouging the public in this manner, but it is also unethical! There are often legitimate reasons why someone may miss a payment or be late. Most people sincerely DO want to pay their debts and credit card companies should be more sensitive to this instead of looking for ways of taking UNFAIR ADVANTAGE. I fully support the proposed changes!

**Name: Paula Scopelite**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
Stop the madness! The people of this country are in seriously bad shape with the prices of gas, food and everything else! We need some help with something!

**Name: Susan Bien**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I agree with the proposed changes in credit card practices that are proposed by Richard Cordray along with the Federal Reserve Board, the OTS, and the NCUA.

**Name: John Judge**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Please level the playing feld between Credit Card Companies and consumers.

**Name: monica Watters**
**State:** Ohio
**Comments:**
I support any consumer credit protection actions

**Name: LaVerne Cunningham**
**County:** Madison
**State:** Ohio
**Comments:**
The most unfair practice is charging a high fee for the late payment (35.00) and over balance fee. If I am making payments, every 30 days, then I do not think I should be charged a late fee.

**Name: Richard Cordray**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I have been socked with late fees and interest charges for paying late upon returning from vacation, with too short a time frame. Since I pay off my balance each month, I have not been victimized by the revolving credit changes, though I have read about them plenty. These proposed rules are worthy of adoption.

**Name: Shelley Herron**
**State:** Ohio
**Comments:**
Thank you for giving us this opportunity to correct unfair credit card practices

**Name: Lyniece Fuller**
**County:** Hamilton
**State:** Ohio
**Comments:**
It's past time to put an end to the greed that is dragging this country down. This is just one step targeting one industry, but it's a start.

**Name: Marilynne Houy**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Please help pass the rules to stop making credit available to people who can never pay back what they owe. Limits on credit card monies available needs to be readjusted downward to truly reflect a person's income and outstanding debt. Credit card companies prey on dumb people.

**Name: Michael McCathrin**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I would like to see protection against increasing the APR because your credit score changes. So I buy a house and my credit card interest increases, thats unfair.

**Name: GLORIA WASHINGTON**
**State:** Ohio
**Comments:**
IM SUPPORTING THE DOCKET

**Name: DAVID BUNCH**
**State:** Ohio
**Comments:**
FIXED RATES ARE NOT REALLY FIXED AT ALL

**Name: Kim Brown**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Thanks for taking up this cause. It's about time that the credit card companies are stopped. How did they get so much power in the first place?

**Name: Frances Chipperfield**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
I support your efforts to protect consumers from unfair credit card practices.

**Name: Kim Brooks**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I agree

**Name: Amber MIller**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
We purchased our home with our budget in mind. Since purchasing our home, our major credit cards, that we have not used in over 7 years, have doubled in minimum payments and we keep getting over the limit fees because they cut the card limits. Again, cards have not been used in 7 years, card co. cuts your limit so that you are now ALWAYS over the limit and the minimum payment has doubled on them. Ours were around $75 each, they are now all over $150 each. We used those cards when I was on bed rest,getting only 60% salary... with our now 9 year old child! The forced increase to "help" our country out of debt is causing people to stay in debt longer and many are losing their homes. Please help with this economic crippler.

**Name: Jacqueline Johnson**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Please do not allow credit card companies the unfairly change credit rules on the consumer public during this time of economic turbulence.

**Name: Lena Carter**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I feel that all the practices listed above are unfair especially the one that let a credit card holder bill on a two month cycle when only one month is due. JCPenney's is a prime example of using this technique.

**Name: Kelly La Rosa**
**City:** Amherst
**County:** Lorain
**State:** Ohio
**Comments:**
I agree wholeheartedly with the proposed changes. Its never too late to make a difference and there is no better time than now to address the problems that have affected the consumer.

**Name: Barbara HightowerBlake**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I truly support the bill to stop the unfair practices by the credit card companies.

**Name: Vickie Wilson**
**City:** Thornville
**County:** Fairfield
**State:** Ohio
**Comments:**
I support the proposed changes. Credit Card companies have been getting away with abusing their customers for too long.

**Name: Diane Lee Roberts**
**County:** Hamilton
**State:** Ohio
**Comments:**
Please help protect all consumers from unfair credit practices. Please vote for the proposed changes listed above.

**Name: Tracey Conklin**
**City:** Westerville
**County:** Delaware
**State:** Ohio
**Comments:**
I am very much in favor of this bill. I have been a victim of what I consider to be unfair increased APR. I have high balances on my credit cards, but had no payments. Because of the high balances on ANOTHER card, one company increased my rates. I did fight for my rights and this was corrected. However, there have been other cases where I've not been so lucky. I believe DISCOVER card is the worse. They have not worked with me when I've begged for lower rates. Thanks for helping us out!

**Name: Linda Craig**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
For too long credit card companies have been preying on the most vulnerable Americans with sky-high interest rates and excessive fees, making it harder and harder for people like my husband and I to climb out of dept! We applaud and support Treasurer Cordray, et. al., efforts to put an end to unfair and abusive credit card practices that has plagued our country far too long. Respectfully submitted, Linda D. Craig

**Name: Margaret Kelly**
**County:** Miami
**State:** Ohio
**Comments:**
Struggling with personal finances is a constant effort and battle. Why not make it easier for Ohioans to work towards managing their personal finances with a "level playing field." People of all ages get caught up in the "credit game" and then spend a good deal of their life trying to get control. Let's make changes necessary and include some education to help our citizens learn how to better manage their personal finances.

**Name: Michele Hardesty**
**State:** Ohio
**Comments:**
I agree with all. Also, it's unfair that when an account has been sent for Collection, that the Late Fees and/or Interest Fees are still applied. The balance should be what was sent to Collection.

**Name: Debora Hurst**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
Unfair to Senior Citizens-Receiving a small print card from a AARP Credit Card Company-Chase Bank-In legalese Stating due to your credit report we are raising your interest rate from to a much higher interest rate. (1) If you don't want the higher interest rate you must write us within 30 days stating so and your account will be closed. (2)If you want to know what was on your credit report then you must write us at a different place. It took me with a MS degree about 3-4 times reading this info to understand what was going on. I did (1) & (2) and was told sorry that YOU WANT YOUR ACCOUNT CLOSED and you have large balances on new accounts. Never mind that my credit score was 720 and I have never been late on payments on any of my accounts. I have

been doing house repairs, etc. How in the world are Senior Citizen suppose to understand this and this is an ARRP Card. And then they still didn't close it and I have now a credit score of 759. It was 795 in Feb 08 just before I bought a new Honda Civic with an interest rate of 3.7%. I am 59 years old and I have heard worst stories. It takes so much time to take care of these kinds of issues when you work full-time. I don't have a secretary.

**Name: Susan Farquhar**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
This must be passed to protect people from credit card nightmares.

**Name: Marisa Warrix**
**City:** Clevleand
**County:** Cuyahoga
**State:** Ohio
**Comments:**
We need to make our economy stronger in the US.

**Name: Patti Hoover**
**County:** Stark
**State:** Ohio
**Comments:**
I support this wholeheartedly!

**Name: Brenda Pannell**
**County:** Greene
**State:** Ohio
**Comments:**
Please pass this. Credit Card Companies are penalizing everyone with their current practices.

**Name: Elizabeth Dronen**
**State:** Ohio
**Comments:**
Thank goodness for this proposal. We have had many issues with rates skyrocketing for no reason (no missed or late payments) other than the introductory offer ending. They will jump from 0% to 20% overnight. As a person who has outstanding credit, this is obviously a problem! Unfortunately this practice has become generally accepted no matter how horribly it can affect people's lives. There need to be outlined rules governing interest rate hikes (e.g. when your introductory offer ends, your rate will be..., if you miss a payment, your rate will jump to..., etc) I wholeheartedly support this issue.

**Name: Elizabeth Riley**
**State:** Ohio
**Comments:**
This is an important protection for all consumers, especially in a country where consumers keep the businesses going. That part of what we are made of in this society, and the credit card companies need to be kept more in check.

**Name: Gonzalo Saldana**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Sherri Walton**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I fully support the legislation. This industry should not be allowed to victimize those who make less or cannot get credit or assistance anywhere else.

**Name: Clendon Thomas**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I whole-heartedly agree with State Treasury Cordray on this issue and will do any and all things possible to correct these unfair practices.

**Name: Judith White**
**City:** Cincinnati
**State:** Ohio
**Comments:**
Proposed changes should included unfair targeting of college students who have no understanding of how the credit card process works.

**Name: Carrie Cartwright**
**City:** Mt.Gilead
**County:** Morrow
**State:** Ohio
**Comments:**
I support this.

**Name: jennifer howard**
**State:** Ohio
**Comments:**
Credit card companies prey on people on hard times and trap them.

**Name: Willette Riley**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I agree something needs to be done about these unfair credit practices and there is no better time

than now to do something about it. Other issues I'm experiencing are: individual companies sending me two cards with different acct. numbers; initially there is no credit card fee but after a year or two I've found a hefty fee charged to my acct. just for having the acct.

**Name: Marcia Scott**
**County:** Franklin
**State:** Ohio
**Comments:**
I have a large credit card debt due to a divorce and medical bills. Some bills are due within 7-10 days of receipt. I always pay my bill but would like a longer timeframe easier to paln for.

**Name: ellen turner**
**State:** Ohio
**Comments:**
there has to be a better system

**Name: Iris Boeckman**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
I feel the credit card companies have over stepped their bounds as to the interest they charge and their excessive fees. I think there should be a cap put on them. The credit situation in this country is bad. We have to have someone in Congress be our voice and speak up for the everyday person. Please stop all these excessive fees and time constraints on the credit cards. And deceptive firm offers of credit.

**Name: Tori Parker**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support the proposed changes. Recently, Bank of America tried to raise my interest rate based on incorrect information on my credit report from 10 years ago. I had never missed a payment, never gone over my limit or done anything that would give them a reason to raise my low percentage rate. While this practice was wrong, they did make the adjustment once I called. I don't feel CC companies should be able to raise an interest rate if the customer makes ontime payments and maintains a good history with the creditor.

**Name: Sylvia Van Leer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I agree. The credit card companies are charging high interest rates to individuals who are no longer using their credit card. We need to put an end to the high interest rate. If consumers continue to pay these ridiculous they will never pay off the credit cards. Thank you

**Name: Janie Bailey**
**City:** W. Farmington

**County:** Trumbull
**State:** Ohio
**Comments:**
I feel that the credit card companies should discontinue sending the mass mailings for new creditors inorder to prevent additional credit problems for people. This only creates more temptation for people. I also feel that the mortgage rates and the foreclosures should be investigated more. My daughter is in foreclosure and has been trying to sell the house to prevent the foreclosure. They received a bid on the house but by the time the mortgage company decided they would take it, the gentleman had found another house. SO, now they have start over again or just foreclose. It doesn't even help to try to compromise with them . The bank doesn't want to listen.

**Name: rae smith**
**State:** Ohio
**Comments:**
I agree with all the proposed changes. Unfortunately some people need to be protected from themselves. As a former consumer education instructor and current adult education coordinator teaching related economic subjects there is a great need for educating the public. Credit lenders of all types need to better screen applicants and consider there agreements as binding contracts. They further need to control their own business affairs to keep themselves solvent without depending on their clients to bail them out circumstances they created themselves.

**Name: stacy sandy**
**County:** Champaign
**State:** Ohio
**Comments:**
I feel that if a credit card company should not be able to raise you intrest rate just because the mood hits them. My husbands credit card raises his credit limit (without being asked to) then raises his rate, but if we call them and complain they lower the intrest rate back down. Also the pmt dates are to short. I hate to get a bill and have it due in two weeks later and if you pay buy phone to make sure the pmt is there on time they charge a fee.

**Name: Kimberly Henderson**
**City:** Trotwood
**County:** Montgomery
**State:** Ohio
**Comments:**
I support the changes.

**Name: Marsha Stalker**
**County:** Franklin
**State:** Ohio
**Comments:**
I support the proposed changes

**Name: Kenneth McGregor**
**City:** Newton Falls
**County:** Trumbull
**State:** Ohio
**Comments:**
Credit cards are a necessary evil in today's economy and I do not begrudge the banking industry

on making a fair profit on their unsecured loans they make on their credit cards. I do have a concern of the differences in rate on balances with different terms. The balance with the highest interest rate should be paid first and the difference applied to the lower interest rate balance. Regardless of when the purchase,cash advance or balance transfer is made your payment should become due on the same business day each month. If a firm, thru direct mailing or email, offers a customer a credit card at a specific interest rate, whatever it may be, with an expiration date to except this offer and a customer accepts, the transaction must be made immediately. I have seen offers such as these where I accepted the offer, then had to wait another 10 to 15 days before I knew that I was accepted. The fee for balance transfers and cash advances are way to high, in my opinion, if they send you "prequalified" applications and accept your application for credit, there should be no fee for that request since they have already investigated your credit. If, on the other hand, you send in a request for credit, they have a right for a fee to investigate your credit. It is my opinion, that an interest rate cap on credit cards be set at a maximum of 18%,This is a good return for the banks and a good rate for unsucured credit. Nothing should be higher then 18%. On some of the other consumer opposition against unfair and deceptive credit practices, I cannot respond to, since I do not first hand knowledge of what accured. Thank you

**Name: Amber Zoog**
**City:** Pickerington
**County:** Fairfield
**State:** Ohio
**Comments:**
I have had dealings with unfair or unethical credit card companies so I support the proposed changes 100%.

**Name: Lori King**
**City:** Hillsboro
**County:** Highland
**State:** Ohio
**Comments:**
I think it needs to be regulated. Many people already in financial difficulty are the victims of this type of lenders and only become further in debt!

**Name: Michael Lane**
**City:** Maumee
**County:** Lucas
**State:** Ohio
**Comments:**
A good policy for these credit card companies to work from would be "Do Not Benefit at the Expense of Others - Especially Financially Struggling Families and/or Individuals Needing Access to Credit Cards."

**Name: Pat Shenberger**
**City:** Ashland
**County:** Ashland
**State:** Ohio
**Comments:**
Consumers are having a difficult time making ends meet - credit card companies should not encourage people to charge more especially when they are only making minimum payments.

**Name: Pamela Colbert-Brumbaugh**
**City:** Sanduskys
**County:** Erie
**State:** Ohio
**Comments:**
I support the changes to unfair credit card practices.

**Name: Amanda Minton**
**City:** Loveland
**County:** Hamilton
**State:** Ohio
**Comments:**
N/A

**Name: Gary Daugherty**
**City:** Burbank
**County:** Medina
**State:** Ohio
**Comments:**
I am particularily upset about the practice of of sending out billings such that insufficient time is allowed to make payments on time which causes the interest rate to go up dramitically for the following year. Many times billings are received with only one or two days to make payment and I have already received the billing after the due date. This definitely appears to be a means for the credit card companies to escalate interest rates to exobantant rates of around 30% or higher.

**Name: sue helmreich**
**State:** Ohio
**Comments:**
It is important that the general population understand what they are agreeing to when signing up for credit --to date they have not understood. this legislation should prevent defaults due to misunderstanding.

**Name: Vera Crews-Walker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
These unfair credit practices got me into a lot of trouble so I quit using credit cards over 15 years ago.

**Name: Wanda Kelley**
**County:** Greene
**State:** Ohio
**Comments:**
Thanks so much for trying to help the low income and middle class people.

**Name: Emily Klosterman**
**County:** Auglaize
**State:** Ohio

**Comments:**
Credit card companies are notorious for kicking a man when he's down. For example, my aunt and uncle are in debt to credit card companies for close to $20,000.00, and with the horrible interest rates attached to their balance every time they can't afford to pay off the entire balance, they will never get out from under their debt. Our country is currently facing a recession, and our economy is suffering. Companies that enforce unfair charges, interest rates, and other similar practices are simply adding to the problem. We all need to work on paying down and becoming more independent from our debts so that we can aid in the rebuilding of the economy to a healthy state. If I were not as diligent as I am at making sure my payments are always made on time and and at paying off my credit card balances each month in order to prevent such interest rates and late fees, I don't know how I would get out from under such a mess. Maybe if a few agencies would use more common sense, we would have fewer people declaring bankruptcy and having their homes forclosed upon and their possessions reposessed. This could be a first step to a major change in the economy.

**Name: Michelle Falke**
**County:** Allen
**State:** Ohio
**Comments:**
It is hard enough to get out of credit card debt. With these "new rules", more and more people will be going bankrupt.

**Name: Shirley Van Dyke**
**City:** Vandalia
**County:** Montgomery
**State:** Ohio
**Comments:**
Please support legislation to curb the unfair practices of credit card companies against consumers, especially raising your rates when you have been making payments as on time and as agreed on that card (raising rates based on credit score). It is time for credit card companies to be restricted on gouging the consumers and making it harder for them to repay their debts when rates are exorbitant (25% - 30%). They can be compared as the modern day loan sharks. They are pushing people into bankruptcies, not assisting them in repaying debts. This is long overdue legislation. Do lobbyists for the credit card industry always win over consumers? This is not helping the economy, only making the credit card companies richer.

**Name: A Schaaf**
**County:** Delaware
**State:** Ohio
**Comments:**
The current practices of the credit card companies exploit hard-working Americans, furthering the credit crisis that is strangling this nation's economy. Please make the responsible changes laid out by Mr. Cordray and take a step towards being a part of the solution.

**Name: Linda Camelo**
**County:** Licking
**State:** Ohio
**Comments:**
I support changes to unfair credit card practices.

**Name: Robin Tarr**
**State:** Ohio
**Comments:**
I recently received a notice as well as other people that Capitol One closed my credit card for inactivity. I, like others signed up for their original card product rolled out in the 90s for a fixed rate of 9.90% for the life of the card unless you were late on payments. I saved this card for emergencies and therefore did not use it. However, their closing of this card has drastically affected my credit score and I am currently unemployed. Credit card companies should not be permitted to close cards on people with great credit without a 30 day notice. If they would have provided me a notice I would have begun using the card once per month for small items. They just wanted to get rid of all of these fixed low rate cardholders. My mother was another victim of this. I am a bank executive and former Equifax executive and therefore know the consequences of a closure like this. Please add this to your legislation reform. Many people's scores have been affected by this lack of sensitivity on their part to provide a notice to us prior to just closing our card. The letter did say we could apply for a current card but that card would have a higher rate of course and me being unemployed currently I would not be approved for a new card. I am in need of a new car as soon as I find a job and am very concerned about getting the best rate now that Cap One has once again proven to be a credit card issuer with unethical business practices. Thank you.

**Name: Teddi Moorman**
**City:** Rudolph
**County:** Wood
**State:** Ohio
**Comments:**
We need laws that protect the consumer. This is a message that the credit card companies need to hear!

**Name: vicki leonard**
**County:** Franklin
**State:** Ohio
**Comments:**
PASS R-1314!!!!

**Name: Katherine Critchett**
**City:** Vermilion
**County:** Erie
**State:** Ohio
**Comments:**
I am a loan officer and see how the credit card companies can destroy peoples lives.

**Name: Terry M, Tranter**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support any changes which will remove the unfair aspects to the credit card system. Terry M. Tranter

**Name: nancy mcneely**
**City:** Chillicothe

**County:** Ross
**State:** Ohio
**Comments:**
I support changes in unfair credit card rules. Docket No. R-1314

**Name: Judith Allee**
**County:** Licking
**State:** Ohio
**Comments:**
I'm a capitalist through and through, but the outrageous tactics of even the most well-known credit card companies are fraudulent and need common-sense limits. They don't miss a trick. Ordinary people cannot make sense of the "full disclosures" without hiring a lawyer. Thank you for bringing this issue to the forefront.

**Name: Patty Burba**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
stop the mailing of credit cards offers. If we want a credit cards we know how to find them.

**Name: Tara Varney**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I would love to see some changes in the credit card practices.

**Name: Laura Butts**
**County:** Delaware
**State:** Ohio
**Comments:**
thank you for protecting Ohio citizens!

**Name: Joseph Varney**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
Great idea.

**Name: Donna Striks**
**City:** Centerville
**County:** Montgomery
**State:** Ohio
**Comments:**
thank you

**Name: Amber Madsen**
**County:** Montgomery
**State:** Ohio
**Comments:**
I am supporting this.

**Name: Judy Quarles**
**County:** Mahoning
**State:** Ohio
**Comments:**
I agree with this petition. Too many buried charges on credit cards and over draft lines of credit.

**Name: Laura Romesburg**
**State:** Ohio
**Comments:**
I support the changes.

**Name: Jeanne Zajac**
**City:** Rossford
**County:** Wood
**State:** Ohio
**Comments:**
I strongly support the proposed new provisions intended to protect consumers against unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts.

**Name: Valarie Williams**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support Changes to Unfair Credit Card Practices.

**Name: Stephanie Anderson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support the changes to unfair credit card practices as outlined in the information supplied here.

**Name: Darrell Levings**
**State:** Ohio
**Comments:**
all information should be consice and to the point. Information written by att. suck as most people have trouble understanting what they are reading when att. write them. It should be addressed with the KISS principle, KEEP IT SIMPLE STUPID.

**Name: Wendy Tonnous**
**City:** Canal Winchester

**County:** Fairfield
**State:** Ohio
**Comments:**
I agree with these changes, especially the allocation of payments amoung balances with different instrest rates.

**Name: Lorelei Ondo**
**City:** Lorain
**County:** Lorain
**State:** Ohio
**Comments:**
I support and agree with your issues.

**Name: JENNIFER KRESGE**
**County:** Summit
**State:** Ohio
**Comments:**
With the state of economic turmoil we've encountered, we need all the help we can get to get our heads above water! End the unfair practices now!

**Name: Ken Basista**
**City:** Centerville
**County:** Montgomery
**State:** Ohio
**Comments:**
I totally support the efforts to stop the unfair credit practices that subject Ohioans to outrageous fees and terms and begin a process of a never ending debt cycle.

**Name: Richard Hodge**
**County:** Trumbull
**State:** Ohio
**Comments:**
Thank You

**Name: Thomas Nelson**
**City:** New Lexington
**County:** Perry
**State:** Ohio
**Comments:**
Just say no to credit cards.

**Name: Tricia Randall**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
How about adding unfair collections after the statute of limitations runs out.

**Name: Elizabeth Bruno**
**City:** Reynoldsburg
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pamela Patton**
**City:** Strasburg
**County:** Tuscarawas
**State:** Ohio
**Comments:**
Thank you for addressing these unfair practices. With the current state of the economy, more people are using their credit card and can not afford unfair practices.

**Name: Vicky Dailey**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
Stop unfair and deceptive credit card practices.

**Name: Bonnie Rillo**
**City:** Bellbrook
**County:** Greene
**State:** Ohio
**Comments:**
My husband paid one of his credit card bills online. His was informed he would be charged a fee in able to credit his account for the following day. What he was not told was, the fee was charged under a seperate APR of 17.9%, instead of his regular APR of 9.95%. In addition, instead of his next payment paying off the higher APR (yet smaller balance), that fee stayed on his bill (and accured interest) until he called to ask what was happening with his account. He was then told to call back when he makes his next payment for reallocation. The three main problems with this transaction were: one; the fee was under a seperate APR than his regular balance (which would have prevented the whole hassle, if this were not the case), two; the following payment did not take care of the higher APR with the smaller balance, and three; he had to call back to reallocate his next payment instead of taking care of the problem with the latest payment. I, along with many other Americans, would appreciate a solution to unfair credit card practices. Sincerely, Bonnie Rillo

**Name: Thomas Malone**
**State:** Ohio
**Comments:**
Manipulative Accounting practices are becoming all too common within the financial sphere. They must be stopped and those who perpertrate them held responsible.

**Name: Arlene Floyd**
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Kathy Sandella**
**City:** Asthabula
**County:** Ashtabula
**State:** Ohio
**Comments:**
I am very supportive of this effort to right such as UNFAIR wrong. Community as a whole needs to stand up against predators, be a voice, insist on fair recourse, turn the tide - as a first step!

**Name: Julie Smith**
**County:** Richland
**State:** Ohio
**Comments:**
Something needs to be done...Good for you Mr. Cordray.

**Name: Kathleen Rusnak**
**State:** Ohio
**Comments:**
I support unfair credit card practices Docket R-1314.

**Name: Cindy Robertson**
**City:** Pickerington
**County:** Fairfield
**State:** Ohio
**Comments:**
My support of this docket is very improtant to me because of the unfair treatment good citizens are facing. These are not bad people, but this is a bad thing that could affect several citizens. The card companies are not even trying to develop solutions their customers.

**Name: Michael Wimberly**
**State:** Ohio
**Comments:**
I am in favor of and support the FRB's proposed rules to stop unfair and deceptive practices regarding credit card accounts and overdraft services. And I hope with the successful passing of these rules will be strong and effective enforcement of the rules to deter such practices.

**Name: june inlow**
**City:** gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card agencies should not be allowed to raise rates, or increase fees just because they want to do so. Also, credit should not be given just to keep people in "credit card slavery". This is clearly a case where goverment should "watchdog" for the good of the people.

**Name: Jerrie Gray**
**City:** Napoleon, Ohio
**County:** Henry
**State:** Ohio

**Comments:**
Please help us to stop credit companies charge unfair interest rates and be rid of credit card fees to even hold the cards. Their monthly hidden fees, and late charges are utterly rediculous and should be halted ASAP. I was a little late on a credit card a few months ago and they phoned the house-okay, thats fine. They wanted me to make the payment over the phone which I wanted to do, however they were going to charge me $15 just to make it on the phone. Why should I have to pay them to PAY THEM!! I can do it free online - what's the difference? They constantly raise rates on cards without notice or a reason. If you phone them, you may as well figure your going to spend half the day just waiting for a "PERSON" that can talk to you. Then there are the "checks in the mail". If you need a little extra just write this check and help you get ahead--YEA-RIGHT! Write a check for 29.9% plus the hidden extra charge for the check fee and all the other "extra" charges that are not even understandable to the normal human mind. My mother of 84 recieved a check in the mail for $64,000, telling her all she needs to do is cash it for whatever she needs! At 84, she thinks she won the lottery! This kind of practice also needs to stop. The elderly cannot understand and it is unfair practice. In the day of outrageous gas prices, and an unstable economy I support stopping the unfair and deceptive credit practices that have been going on for all to long. We as US citizens deserve much better than this. It's time the credit corporations be fair and cut their profits a little to help so many hurting americans today.

**Name: Joy May**
**County:** Medina
**State:** Ohio
**Comments:**
I support looking into these changes. Working with high school students, I am concerned about the debt they are accumulating and carrying over into their college careers. There needs to be fair practices to prevent these young consumers from unfair regulations that fluctuate their APR and where guideline changes occur without notice or restraint.

**Name: Elena DeGeorge**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support passing rules to end "gotcha capitalism"

**Name: James jennings**
**City:** Huber Heights, Oh
**County:** Montgomery
**State:** Ohio
**Comments:**
there needs to be controls so that the consumer is treated fairly. the consumer also needs to easily understand the agreement (contract) so they know what to exactly what they are accountable for. thanks for your work and concern for the american people.

**Name: vickie sites**
**City:** LANCASTER
**County:** Fairfield
**State:** Ohio
**Comments:**
I hope changes can be made, many times we have felt we were being taken advantage of.

**Name: Marguerite Grimm**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
Glad to see annual percentage rates increases under control.

**Name: Linda Glover**
**City:** Youngstown
**County:** Trumbull
**State:** Ohio
**Comments:**
I am all for helping the American people in curtailing the unfair practices. It is bad enough that we cannot even fill up our gas tanks anymore;let alone being flim-flammed by credit companies.

**Name: Karen Miller**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
much need reform and they every give to a lower interst RATES EVEN IF RATES ARWE DOWN IT NEED TO BE A FIXED

**Name: Maureen OHara**
**County:** Lake
**State:** Ohio
**Comments:**
I would like to support any and all legislation that protects consumers from unfair creidt practices. Credit card companies have been "scamming" consumers for far too long.

**Name: Dorothy Curtis**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It's a true crime to help indiviuals go futher into debt without them knowing or understanding the terms and conditions of their credit card agreements. With their(credit card issuers) lenghty words and turn about ways of explaining the terms and conditions. At what point does this mess STOP!

**Name: Emma Wade**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I would also like it if your interest rate was connected to your good credit. My rate should be lower as long as the bill is paid on time.

**Name: Lance LaFollette**
**County:** Monroe
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Virginia Ritz**
**County:** Summit
**State:** Ohio
**Comments:**
This bills passage will benefit all Ohioans, even those of us who pay our credit bills in full each month.

**Name: Samalene Brannen**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
I support these changes. It has been needed for a long time.

**Name: Wilma Torres**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Thank you for the information. Knowing what we currently know about College Students and the credit card debt that they leave college with upon graduating or not, it would be wonderful if someone would advocate for restricting credit card companies from soliciting credit from young people under the age of 21------I think to start a life in credit card debt with astounding finance charges moves young people toward financial slavery and not financial freedom. I understand that there may be a relationship between the universities and the credit card companies, but I think they should be banned from going on campuses and soliciting students and from buying (if this is what they are doing---I do not know, if not, then how do they get the names?) names and addresses from high schools and universities to identify the students. We can increase the drinking age, put limitations on driving, have curfews-----Why can't we stabilize our economy, by saving our young people from financial ruin---bad credit scores can have such a great impact on their viability in the community and can move them toward using public assistance dollars because they just cannot get ahead. In addition, I think that every university should be mandated to have a financial literacy class on understanding credit and the impact on future earnings and life as part of a students orientation process----The Women and Money series is GREAT! Thank you for reading this and possibly considering a solution-to this unaddressed issue.

**Name: Linda Rider**
**State:** Ohio
**Comments:**
I have complained to several of the credit card issuers-Fifth Third and Bank of America relative to the 28% interest charged on my balances. The amount of principal that I am able to impact with payments is minimal-my accounts are always paid on time, however, due to the debt ratio, they refuse to make any changes. Fifth Third Bank allowed my husband to exceed his limit by $1,000 and he can no longer make his payments. Huntington bank piled on charges for overdraft charges and additional fees each day it was not repaid on both my account and my husband's - we are longtime customers of HNB-we all need relief from this atomosphere of "usuary."

**Name: Jennifer Carey**
**State:** Ohio
**Comments:**
I believe that a flat two percent interest rate would be just fine. Card companies would probably still make about a billion dollars a day. That way of you don't have a lot of money it will pertain to what you spend. They should also take down the late fees. Bills are paid late because you don't have the money, charging more does nothing but hurt more.

**Name: Gwen Holstein**
**State:** Ohio
**Comments:**
We are a family of four trying to exist on one income while I complete my education degree. My husband and I have had to use credit to help out at times. We have a credit card through a major automotive company which of course is owned by an even larger company or bank. Although we carry a balance, we have always paid (on time) at least the minimum balance if not more on the card to pay down the balance. The credit card company took us from 9% interest to 32% interest overnight. Our payment had doubled making it harder to add "extra" money per month to the payment. My husband and I were baffled by this and called our creditor immediately. The only response we could get from the company supervisor was that "it was a business decision". As people begin to pay down their debts, "gotcha capitalism" will pull schemes like this to bury the working class underhandedly. I support the fight against unfair credit practices and I hope to see some relief in the near future for all families.

**Name: Carolyn Wright**
**County:** Montgomery
**State:** Ohio
**Comments:**
I support changes to control credit card issuers who misuse their authority by placing unfair demands on card holders.

**Name: Joyce Hawkins**
**State:** Ohio
**Comments:**
I think this is a positive step in helping consumers to manage their credit.

**Name: JANICE DAVIS**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Thank goodness someone is standing up for the consumer.

**Name: Carol Allie**
**State:** Ohio
**Comments:**
It is time the retroactive interest rate increases stop. This is nothing but loan sharking, and seems more like organized crime.

**Name: Carolyn Sue Strang**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I counsel families in debt and its elimination. Anything to improve the consumers prospects of fair debt practices is LONG overdue. I support all of the proposed changes is done in an enlightened and fair way and not just for political pandering or personal political achievement.

**Name: Rejaunce Alexander**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
overdraft and over the limit fees should be reduced

**Name: Barbara Astor**
**State:** Ohio
**Comments:**
I recently received a letter on 4-24-08 from Citibank which, in part, stated the following under the heading "Card Not Replaced:" "If we decide not to replace your card that expires in 2008, none of these (above) charges will apply to you. You may use your account under the current terms until the expiration date on your card. At that time, we will will close your account. You must then pay the balance under the current terms." My Mastercard that Citibank was referring to with this letter is a second credit card that I usually only use for emergencies which is infrequent. Nonetheless, I do not think that it is a fair practice that Citibank can decide not to replace my card when it soon expires just because I don't use it frequently. (I also have a Visa credit card from Citibank that I use on a regular basis & usually pay off the balance every month.) In the length of time that I've had my Mastercard (since '93) & my Visa (since '94), I have never run over my credit limit nor paid either of these credit cards late. Having my Mastercard as a secondary credit card mainly for emergencies gives me peace of mind, but rather than be rewarded for being a good long-time customer, I'm being forewarned instead that my Mastercard might be not replaced which not only affects my peace of mind but, should it happen, will inadvertently lower my FICA score as well with showing less available unused credit on my credit report. Is this how good customers should be rewarded?

**Name: Arthurlene Moten**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
Stop charging a fee to pay your bill over the pho.

**Name: Colette Rittarrell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
This is long overdue. In addition, I believe that if you pay on time they shouldn't be able to increase your interest because you were late on a unrelated bill. This is unfair and hurts.

**Name: Janet Cesner**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gary Obloy**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
People need to be protected against unfair practices by credit card companies, particularly fees and interest rate increases.

**Name: Jason Elchert**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
We need this!

**Name: Andrew Devany**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Manfred Luttinger**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Fee-base credit card services tend to be predatory in the way they often are designed to entrap unaware customers into unanticipated expenses

**Name: David Jeffries Jr.**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
It's about time I'm glad someone took a position vs. the credit card companies.

**Name: Shelly Richmond**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support unfair increased APR to outstanding balances or availability of credit.

**Name: Eleanor Pearlman**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bill Faith**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
These rules are a good start. Keep them strong without watering them down. The credit card industry has become one of the most predatory industries in our nation. These unfair, deceptive practices must be stopped.

**Name: Michele Cottril**
**City:** Medina
**County:** Medina
**State:** Ohio
**Comments:**
Some place all this needs to stop. What is our world going to come to. Our client (seniors) say they have never been like it has been today. Even in the war years. Thanks for taking the time to start somewhere.

**Name: Joseph Maskovyals**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
It is fair to ask that people play by the rules when using credit. However, in order to make such demands, the rules themselves must be fair in order to require fairness in application.

**Name: Angie Miller**
**City:** Wooster
**County:** Wayne
**State:** Ohio
**Comments:**
Interest rates on credit cards have increased so much. It's truly ridiculous! They should have to notify a consumer- rather then send out a "change in policy" disclaimer with the really small print.

**Name: Jennifer Jennette**
**City:** Galion
**County:** Crawford
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Foreman**
**City:** Marion

**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathryn Meyers**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I pay my bills twice a month religiously; and still, occasionally i get late fees. When I call, they remove it; but it is wrong!!

**Name: Carol Whitner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Barnhart**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I have a debit-credit card, and trying to get a secured card, the interest rate is between 12-20%. I am in favor of what needs to be done.

**Name: Rowena Ventura**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Help preserve the quality of life by putting laws like these in place to protect every citizen.

**Name: Rachel Englebry**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
There needs to be a clarity of terms written in a simple and understandable format for the people.

**Name: Donna Schmitt**
**City:** Hinckley
**County:** Medina
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Taneka Slaughter**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Warner**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
Support the unfair fees and the over the limit fees, especially when the interest charged or fees increases your balance over the limit.

**Name: Trina Payne**
**City:** Waverly
**County:** Pike
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Brightbill**
**City:** Lowee Salem
**County:** Washington
**State:** Ohio
**Comments:**
In todays economy credit cards have become an even more used for day to day expenses. It is important to make credit card companies treat customers fairly and honestly.

**Name: Casey Stewart**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
A good change could be that as long as payment is postmarked in the mail by midnight on the due date, there shouldn't be a late fee assessed.

**Name: Jim Cesa**
**City:** Marysville
**County:** Union
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Katrina Seymour**
**City:** Circleville
**County:** Pickaway
**State:** Ohio

**Comments:**
Please consider fixing a broken system that takes unfair advantage of people already struggling by enacting measures to stop unfair and deceptive credit card practices.

**Name: Marian Jacques**
**City:** Maysville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Becky Hammond**
**City:** Circleville
**County:** Pickaway
**State:** Ohio
**Comments:**
People who are struggling with monthly bills often resort to using credit cards- while the struggle to make monthly payments, they are often penalized with high interest rates and unfair increases in monthly payments.

**Name: Marie Collart**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
The deceptive offers of credit is appaling and must be stopped.

**Name: Dave Hannahs**
**City:** Circleville
**County:** Pickaway
**State:** Ohio
**Comments:**
I support all the above changes. However, more than these, I support an Ohio Earned Income Tax for the low-income.

**Name: Janet Yaros**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angie Franklin**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
After my husband died me and our 5 month old twin daughters had to live with my parents for over a year so I could get outstanding credit card balances under control and regain the ability to adequately support my family. Credit card recruitment techniques greatly resemble predatory

tactics that lure the most vulnerable into a debt trap. Stop credit card companies from recruiting @ colleges and organizations/events that serve youth.

**Name: Tom Reed**
**City:** Pomeroy
**County:** Meigs
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Mitchell**
**City:** Carrolton
**County:** Carroll
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Fran Gafvert**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Stop sending credit card solicitations to high school students.

**Name: Michele Lucas**
**City:** Dennison
**County:** Tuscarawas
**State:** Ohio
**Comments:**
Cap annual, monthly, daily interest rates. Regulate penalties for late payments.

**Name: Edelina Carcia**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Will do whatever I can to support and bring about changes in unfair credit practices. I worked for a bank for 12 years and I was around when banks decided to implement.

**Name: Erica Getz**
**City:** Urbana
**County:** Champaign
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ray Foelles**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Connie Pilkington**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support decreasing outrageous late fees, especially when a late fee equals more than 1/2 of the balance.

**Name: Joyce Price**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
These changes would be beneficial to all Ohioans!

**Name: Michael Stevenson**
**City:** Mount Vernon
**County:** Knox
**State:** Ohio
**Comments:**
I support Treasurer Cordrays proposed rules for credit card reform. I pay my bill bu the time to pay is getting shorter all the time. That should change. Thanks.

**Name: Pattie Luckie**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Latosha Hamilton**
**City:** Urbana
**County:** Champaign
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alvin Norris**
**City:** Mount Vernon
**County:** Knox
**State:** Ohio
**Comments:**
I support the proposed federal rules and would be willing to offer support to see them become law.

**Name: Raj Attiken**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
How about rules on more responsible screening of who is eligible to obtain credit cards? Easy access to credit cards contributes to high debt levels and accompanying challenges.

**Name: Christina Blair**
**City:** Washington Courthouse
**County:** Fayette
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jo Skodis**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pauline Edwards**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support this effort, not only are there unfair practices, but the ways it enforces late payment fees. Senior citizens get one payday a month that is the 1st. Always prior or after.

**Name: Deborah Gerken**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
The current method of calculating late fees, fluctuating billing cycles and change of interest rates w/o notice is nothing short of predatory on the most likely to have difficulty paying their balances on time due to living paycheck to paycheck and those most likely not to have the knowledge and/or ability to read the fine print- or hidden message when accepting the liability of a credit card!

**Name: Mary Lou Rhodes**
**City:** Springfield
**County:** Clark
**State:** Ohio
**Comments:**
My major concern is when banks sell your credit card to another credit card company change the APR to whatever % they wish you have no say but you are expected to make the payment. If you call to lower the interest they will not do so. Payday lending, credit companies, predatory lending

all contribute to Ohio being #1 in the country on foreclosure. I feel if you make timely payments you should be rewarded by lowering the interest rate not raise. I believe banks credit companies can make a profit by gearing the interest rate based on prime rate, 2 to 3 % over prime would be sufficient. I have one credit card like that- Chase. We need more.

**Name: Virgina Zuniga**
**City:** Napoleon
**County:** Henry
**State:** Ohio
**Comments:**
increased APR's and closing accounts but the company says their APR still may change unless they keep the card open.

**Name: Kim Reed**
**City:** Bryan
**County:** Williams
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judy Dixon**
**City:** Waverly
**County:** Pike
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Ellen Nose**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Annya Thompson**
**City:** Lucasville
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dustin Speakman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
We are so glad to have a champion on this like Treasurer Cordray.

**Name: Kristin Keyer**
**State:** Ohio
**Comments:**
I support this issue.

**Name: Shirley Robertson**
**State:** Ohio
**Comments:**
I agree some aggressive changes need to be made in the use of credit cards. However, please explain the following proposed changes indicated by a star 1,2,4,6, are not clear. I'll be more than happy to add my comment once these questions are adequately explained. Shirley Robertson

**Name: Dawn Zarbakhsh**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
Dear Mr. Cordray:I was happy to see someone taking this on. In the midst of the worst housing climate in decades we were hit six ways to seven. After our house was on the market for 1-1/2 years we finally sold it to move to a place between our three restaurants. One of our credit cards was one day late, althought we had mailed it on time. This info was passed to two other separate companies who raised our rates substantially. In the middle of paying for two mortgages we had this to contend with. As a business person I am appalled at what I hear about laws written by the credit card companies for their industry. Surely they should be one of the players at the table when laws are written but what they have done is hurting thousands. I liken it to my writing food safety standards as a restauranteur to suit my needs. Yes business and free enterprise are good things but there must be regulation with all parties involved and at the same table. Please go forward with your ending of these horrible practices. dawn

**Name: Donna Edwards**
**State:** Ohio
**Comments:**
Interest rates on credit cards have become ridiculous. Even good customer performance and payment records does not earn a lower interest rate than 20%.

**Name: John Hilliard**
**City:** Hillsboro
**County:** Highland
**State:** Ohio
**Comments:**
Protect consumers against unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts.

**Name: Tina Gaffin**
**County:** Adams
**State:** Ohio
**Comments:**
I'm more than happy to support this measure. I'm sick and tired of credit card companies banding together against the little man.

**Name: thomas tatum**
**City:** akron
**County:** Summit
**State:** Ohio

**Comments:**
I support this initiative...

**Name: Mary Schoenfeld**
**City:** Geenva
**County:** Ashtabula
**State:** Ohio
**Comments:**
Please support changes to credit card bill

**Name: JENNINE WATTS**
**City:** KETTERING
**County:** Montgomery
**State:** Ohio
**Comments:**
I support this Docket!

**Name: Christine Fulmer**
**City:** Cedarville
**County:** Greene
**State:** Ohio
**Comments:**
Richard Cordray, I appreciate your support of this piece of legislation.

**Name: Pat Fehlman**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I am in total support of ending the following unfair practices: unfair time constraints for consumers to make payments; unfair allocation of payments among balances with different interest rates; unfair application of increased annual percentage rates to outstanding balances; unfair fees for exceeding the credit limit solely because of a hold placed on an account; unfair balance computation method; unfair financing of security deposits and fees for issuance or availability of credit; and deceptive firm offers of credit. This should have been done years ago. It amounts to nothing more than robbery and it MUST be stopped. Thank you. Pat Fehlman Canton, OH

**Name: Rachel Cain**
**City:** Westlake
**County:** Cuyahoga
**State:** Ohio
**Comments:**
When I was in college, I was given multiple credit cards with ever increasing limits and no income. Although, I fully acknowledge the financial problems I have had as a result of these credit cards are mine, it does not remove the responsibility of the creditors who provided me undeserved credit. It has been 19 years since I started college and have just payed off those credit cards. It has been a long road that has led to me having depression and anxiety around issues of money. At this point in my life, I have no credit cards because I don't trust the companies to provide fair terms. The practices of credit card companies make it nearly impossible to understand the bill and pay off balances. I have had due dates change with little to no notice that resulted in overbalance fees. I have gone over the limit because of 'courtesy' that resulted in

other equally large fees. All of the fees then compound and make it very challenging to pay down. It is important that unfair credit practices end in Ohio. It is time for the legislature to side with and protect the people of Ohio from unfair credit cards practices and other forms of unfair lending.

**Name: John Fehlman**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I am in support of changes as outlined in Docket # R-1314.....Unfair Credit Card Practices.

**Name: Janis McGowan**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support the above stated proposed changes.

**Name: Marilyn Smith**
**County:** Clark
**State:** Ohio
**Comments:**
I am all for protecting consumers!! About time!!

**Name: Sarah Andrews**
**City:** Willoughby
**County:** Lake
**State:** Ohio
**Comments:**
Please pass legislation that protects consumers against unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts.

**Name: T tanks**
**City:** cin
**County:** Hamilton
**State:** Ohio
**Comments:**
I have very stong feelings againt all the non support of ohio people as it applies to forclosures, mismanagement of agencies with credit card percentages and lack of support of our state that would of slowed the recession.

**Name: Donald Boyd**
**City:** Green
**County:** Summit
**State:** Ohio
**Comments:**
Thanks for spreading the word.

**Name: Laura Morey**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Thank you so much for soliciting input. It seems that no matter what we do, the banks issuing the credit cards continually shorten the time periods and find new ways to assess fees, fees that can sometimes kick one over their limit, even if it's only a dollar for one day, so more fees can be assessed. It's a vicious cycle and they are garnering huge profits. As for understanding the language on the credit offers, I don't ever trust the rates offered. The actual credit rate given is always significantly higher. How about the overdraft fees on “deposit accounts”? It can get really crazy sometimes, if someone is living paycheck to paycheck, as most of the people I know are doing, then one small slip up and they are sunk in a spiral of fees, one upon the other. Fees charged on using the “foreign” ATMs and the timing of when those fees are charged is definitely a contributor to the risk for overdrawing the checking account. My bank only recently changed its structure for doing that and I don’t believe there was a notification that it was doing so. Instead of charging a “foreign cash fee” the same day as a withdrawal is made they are now waiting to charge all of the fees on a monthly basis. This is just wrong – you have to be a mathematician to keep track of all the times you use the ATM in a month! So it’s your best guess as to how much is going to be deducted from your account. Sure, using the internet to manage my account helps me to see all these things, but my grandparents and parents don’t use the internet, so how can they keep tabs on this so they’re not surprised?! Please, do something to stem the tide of the ridiculous profiteering happening in the banking and credit industry. I'm not asking that the companies not take a profit, not by any means, but with inflated CEO salaries and lavish lobbying, I am sickened that they are funding it off of the backs of people who are working hard every day just to keep their heads above water. Sincerely, Laura Morey p.s. This may be a bit off-topic, but whatever happened to all those federal rate cuts? Intended to "stimulate" the economy, the only thing it's stimulating is the credit card company's profit margin.

**Name: Jasen Garrison**
**State:** Ohio
**Comments:**
I support this legislation, particularly unfair increases in APR. Clearly, regulation is needed to protect consumers from dishonest theivery carried out by large corporations.

**Name: Robert Lovett**
**County:** Franklin
**State:** Ohio
**Comments:**
The fees are constantly raised, the time to pay is so short that there is not enough time to even write a check and get it mailed and to top it off some card companies charge a large fee to pay electronically.

**Name: mary henderson**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I agree with this petition.

**Name: Kimberly Curey**
**City:** Fayette

**County:** Fulton
**State:** Ohio
**Comments:**
I fully support these proposals as a member of the NASW.

**Name: Vanessa Fremont**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I do not have any

**Name: Michael Pierce**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
Credit card debt is i feel a big part of the weak dolar problum and also the practice they use when you are late on a few payments raiseing the rate from 4.9 fixed to 32.9. when some one needes help they seem to kick them when they are down. This is a problum that is not getting talked about because of the gas prices. when we will be hearing about it soon because people are using their cards to pay for gas and they will be hurting because of it

**Name: Jeffrey Fulmer**
**State:** Ohio
**Comments:**
I am in favor of the proposed changes intended to protect consumers against unfair or deceptive acts or practices with regards to consumer credit card accounts and overdraft services for deposit accounts

**Name: Elaine Sanford-Sawyer**
**State:** Ohio
**Comments:**
I support changes to unfair credit card practices

**Name: Elaine Skirvin**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I strongly urge the passing of this rule change. Ohioans are suffering enough with the state's economic downturns without individuals being subjected to unfair and unreasonable credit card and overdraft practices.

**Name: Joan Speicher**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Credit Cards are a form of indentured seritude.

**Name: Paula Brown**
**City:** Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Thank you for making this change.

**Name: Susan Merriman**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michele Mills**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Clapacs**
**City:** Richmond Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Denise Gruden**
**City:** Willowick
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amisha Patel**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: H. Sandra Kuban**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Cottrell**
**City:** Middleburg Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kevin Smith**
**City:** Columbiana
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Escuen**
**City:** Norwalk
**County:** Huron
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lousie Hammersmith**
**City:** Norwalk
**County:** Huron
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Freech**
**City:** Westlake
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anne Fritz**
**City:** Westlake
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lori Hauser**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I suppport the proposed changes. It is time that companies have to take responsibility and have accountability.

**Name: Brooke Rollins**
**State:** Ohio
**Comments:**
I have been subject to at least one or most of these unfair credit practices as well as the people around me. Something needs to change and something good needs to happen for the American people in regards to their finances

**Name: Kevin Jaynes**
**City:** Berea
**County:** Cuyahoga
**State:** Ohio
**Comments:**
This issue should have been address a long time ago! In addition to the proposed changes there should be a cap on the percentage rate allowed. Please work to bring control to this industry.

**Name: Gayle Rocco**
**City:** Medina
**County:** Medina
**State:** Ohio
**Comments:**
I support the new rules being proposed to protect consumers against unfair practices by credit card companies. I join State Treasurer Richard Cordray in support of these new protections for Ohioans.

**Name: Tamara Hawk**
**State:** Ohio
**Comments:**
I think the credit card companies are taking advantage of their position. They should not be allowed to change the rules whenever they please. They expect their money on time and we as consumers are punished if we are late. It is unfair of them to be able change their laws and expectations while the consumers are blindsided by the results of these changes. Sure, they send a very fine print notice that certain changes will be made starting at certain times. But you have to be a lawyer to understand the full weight of what is being said. So, as a consumer, my experience has been to sit back and wait to see what the changes mean. Sometimes it is very noticeable and sometimes not but always the wait is full of anxiety.

**Name: Patricia Spiker**
**County:** Columbiana
**State:** Ohio
**Comments:**
I favor passing rules to end unfair and deceptive practices by credit card companies

**Name: Sandy Bowers**
**City:** N. Canton
**County:** Stark
**State:** Ohio

**Comments:**
I support these changes.

**Name: Judy Palmer**
**State:** Ohio
**Comments:**
I am totally in favor of passing these rules to end "gotch capitalism"!! Everyone needs to use credit cards anymore to keep afloat with the economy the way it is.

**Name: Patricia Thrall**
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies currently have the freedom to structure payment on credit card balances so that it has the most negative impact on the cardholder - applying payment to the balance with the lowest interest rate, changing interest rates without any notification. I support this effort to improve credit card comapny practices.

**Name: Shu Lin**
**County:** Stark
**State:** Ohio
**Comments:**
total support of this action.

**Name: Darrel Sutton**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
Go For It they need some restrictions also ordering things on line and purchased a product and two other products sent along and charged my card for them without my authorization.

**Name: Ann Jakubowski**
**State:** Ohio
**Comments:**
I am happy to hear that there is some thing being done to make the credit companies accountable. What once a method of payment for special occasions, is now being used to pay for food and gas.

**Name: Tammi Clark**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I believe that these practices are unethical and unnecessary. These kind of practices should be abolished.

**Name: Lisa Berlin**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Demos Voudris**
**City:** Centerville
**County:** Montgomery
**State:** Ohio
**Comments:**
I read your newspaper explanation and I totally agree.

**Name: Susan Lawhorn**
**City:** Cincinanti
**County:** Hamilton
**State:** Ohio
**Comments:**
Something should be done about student loans as well. Sallie Mae is getting a 19% interest rate for students fresh out of school with no experience in their field and therefore low salaries with healthcare taken out of their salaries. Something must be done!

**Name: john heilmeier**
**City:** martins ferry
**County:** Belmont
**State:** Ohio
**Comments:**
please do something about their dishonesty and predatory practices.

**Name: Jackie Johnson**
**County:** Montgomery
**State:** Ohio
**Comments:**
I agree this needs to happen. Long over due.

**Name: Pam Crabtree**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
Treasurer Cordray, I encourage you to make the changes in credit card policies which only benefit credit card companies. I also would like to see the halt of excessive overlimit charges and late charges which only prove to punish but obscenely pad the coffers of the credit card companies. A classic example and one that I'm sure you have heard about before is a young man receives a credit card with a $1,000 limit. He charges and makes payments on time and then loses his job making it difficult to meet his obligations. He falls behind in payments which triggers a late charge and after several late charges, he starts to incur overlimit fees. The end product is the young man owes the credit card company over $8,000 when he only had purchasing power of $1,000. The remainder of the balance is strictly overlimit and late fees that have stockrocketed and forced the young man into bankruptcy or garnishment. I think it's insane that Ohio is singling out Cashland, and that ilk and yet the credit card companies and even banks dole out excessive

fees without any accountability on helping the overwheled consumer. I'm behind you 100% Treasurer. thank you. Pam

**Name: Eric Greene**
**State:** Ohio
**Comments:**
We must discontinue this unnecessary greed and unjust policies regarding credit card use.

**Name: Stacy Arbaugh**
**State:** Ohio
**Comments:**
We need to end 'gotcha capitalism'. It is destroying our state, our country.

**Name: Marilyn Harshman**
**City:** Marblehead
**County:** Ottawa
**State:** Ohio
**Comments:**
I fully support any legislation that protects the consumer from unfair practices of credit card or other lending companies.

**Name: Claire Lea**
**City:** Tipp City
**County:** Miami
**State:** Ohio
**Comments:**
I would also add unfair and frequent changes to credit card agreements using tiny print mailed notices. Recommend no changes after a credit card is accepted during the time of the original card viability.

**Name: Jennifer Walsh**
**City:** Jefferson
**County:** Ashtabula
**State:** Ohio
**Comments:**
My credit card company, Capital One, allows ANY vendor I have ever paid with my credit card, to charge my account with unauthorized and unforseen payments. I can not cancel my card until the balance is paid in full and I can not put a hold on my card to stop future transactions. Dish Network recently charged my card for $300.00 for equipment return (I had sent it back) and the charges were cancelled. If not, I would HAVE to pay no matter what the circumstances. AAA also charged my card $80.00 for membership dues...seven months early. I am a sitting duck with no ability to protect myself. Any charge, any time...this should be Capital One's motto. And, oh yes, there was an overlimit charge of $39.00!!!

**Name: Daune Jaynes**
**City:** Berea
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is time these practices to end. Credit companies never abide by the original contracts.

Consumers are forced to continually change cards to maintain fairness and service that is of value.

**Name: Jeff Davies**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
The fees charged to businesses for taking credit cards is excessive and should be reduced to less than 1% of the sale.

**Name: R. Florence**
**State:** Ohio
**Comments:**
I also believe the interest rates should become tax deductable. Due to the lack of "living increases" no longer be done we need additinal way to decrease our taxes.

**Name: LaVerne Dale**
**City:** N Canton
**County:** Stark
**State:** Ohio
**Comments:**
I,m for the proposed changes in R-1314

**Name: M STEINBERGER**
**City:** FREMONT
**County:** Sandusky
**State:** Ohio
**Comments:**
ANY HELP WTIH ADDED COSTS TO DEBIT OR CREDIT CARDS IS A PLUS ANY PROTECTION AGAINST THEFT IS ALSO A GREAT HELP

**Name: Lisa Gilliland**
**City:** McArthur
**County:** Vinton
**State:** Ohio
**Comments:**
I completely support the proposed rule changes. We have to do something to help the citizens of Ohio, especially in the current economic crisis that we are all suffering. I urge everyone to take a close look and support these changes. Thank you.

**Name: Penny Knight**
**City:** South Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
All these unfair practices by credit card companies lead many consumers to poverty.

**Name: Nick Sandru**
**City:** Northe Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support this

**Name: carrie madden**
**City:** Rossford
**County:** Wood
**State:** Ohio
**Comments:**
you got my support

**Name: Theresa Gavalya**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I am very concerned about credit in this country. So many people are caught in this trap of interest rates being constantly raised for missed payments and being increasing penalties so that they can never pay off their debt.

**Name: MARGIE J. LATEEF**
**City:** YOUNGSTOWN
**County:** Mahoning
**State:** Ohio
**Comments:**
Please regulate the poweres that be in the credit card/financial sectors. They hike up your APR even when your trying to do the right thing. Then you feel like you have to close that account to avoid all of the unnessecary fees. When you close your accounts it looks negative to the other creditors instead of looking like you were being responsible. Please make it better. We are out here trying to do the right thing here but still we get stepped on. Thank-You very much. Margie J. Lateef Youngstown, Ohio

**Name: Freida Morgan**
**County:** Franklin
**State:** Ohio
**Comments:**
With constant increases in annual percentage rates, makes it difficult to pay off balances. It takes much longer to pay off balances and most of our payments go to the credit company and not our remaining balance.

**Name: Lawanda Randall**
**City:** Campbell
**County:** Mahoning
**State:** Ohio
**Comments:**
The credit card issuers have reached a point where they can be called usurers. It is time to try to curtail some of their activities.

**Name: Liz Donato**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
I'm a Financial Counselor working with senior getting control of spending habits. need help working with banks with over draft fees.

**Name: Steven Barth**
**City:** reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support this. It's about time something was done. Ohio currently has some of this nation's weakest anti-preditory laws on the books.

**Name: Linda Frary**
**City:** Shiloh
**County:** Richland
**State:** Ohio
**Comments:**
The fees being charged by credit card companies and the ridiculous interest rates amount to usury - the practice of lending money and charging interest at an exorbitantly high rate. Please stop these practices.

**Name: Jeff Gamrath**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
There have been two times in the past 24 months when the due date was changed on my credit card account. I pay faithfully and schedule payments on line but I know carefully note the due dates since being late has lowered my credit card score some as well as costing me more in interest (since the rates were increased due to late payment). When I called to compalin or aske for adjustment, it was granted once and denied the second time. The other issue is that people are usually trying to pay card balances down but the C Card coompanies send special checks every month that can be used to pay rent, bills, and other purchases. The continually increase the line of credit... especially when the balances get lower from being paid off.

**Name: Kent Valin**
**State:** Ohio
**Comments:**
Thank you for taking this step.

**Name: Jane Sessions**
**City:** New Carlisle
**County:** Miami
**State:** Ohio

**Comments:**
There should be a limit on credit card charges and a limit percentage rate a credit card can charge. It should be determined at the time one signs up for the credit card and not changed at the whim of the credit card organization. One should sign an application for a rate and the rate remain in effect for the time the customer uses the card. I would like the check cashing companies to have much lower rates to protect the customers that are unaware of the true costs they are paying. I would like the fine print to be a minimum of 10 pt so we can read the information. On TV there should be a minimum also that is readable from a certain distance and the average person can read all the words in the time it is posted on the TV. Not small letters for one second. That is unreasonable.

**Name: jule hall**
**State:** Ohio
**Comments:**
we need someone to look out for us

**Name: bryon ward**
**State:** Ohio
**Comments:**
stop unfairness

**Name: Elizabeth Hart**
**State:** Ohio
**Comments:**
This change is long overdue. I applaud your efforts to correct these unfair practices.

**Name: Marlene Finnicum**
**State:** Ohio
**Comments:**
I pay off credit cards monthy because of high interest rates. I totally support any effort to decrease the unfair hardship to consumers who find it necessary to charge and carry over balances. Many individuals lack an understanding of credit card terms and are taken advantage of because of such personal limitations as: ignorance, inexperience, age, senility, etc.

**Name: Jeri Tometich**
**City:** Cincinnati,ohio
**County:** Hamilton
**State:** Ohio
**Comments:**
Thank you for this bill we have needed it years ago. I am a credit card holder in pain as it's unfair charges they charge. Discover is one. Mastercard is another. Please get this going ASAP/ I will spread the word.

**Name: Dan Bastin**
**County:** Ross
**State:** Ohio
**Comments:**
I submited a complaint to Bank Of America regarding the 30+% interest rate on balance due - the response was that said interest rate allows Bank Of America to provide multiple services to their customers, none of which would be applicable to me or my concerns. Bank Of America is unfair

in interest rates, and is making a 'killing' off of the same. Bank Of America needs to be brought under control.

**Name: Steven Gilroy**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
It is about time the government took action against predatory lending in all forms. Not only do predatory mortgages hurt Americans, but payday loans and predatory credit cards probably hurt even more people.

**Name: Kathy Camburn**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
In addition to the proposed rule changes I strongly urge you to regulate the predatory nature of most of these companies on our nation's young adults. It starts before they are 18 and does not end. They prey, and count on the ignorance of our young people to pad their pockets without consideration to the financial devastation it causes. Laws now protect creditors against bankruptcy but have done nothing to help prevent people from getting into serious credit card debt.

**Name: Linda Maxwell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I fully support these changes.

**Name: Marcy Welsh**
**City:** Caldwell
**County:** Noble
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Evans**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
Stop the maddness!

**Name: Marci Kay**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Snobia Mitchell**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
Stop the stealing.

**Name: Denise Valentine**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am in support of the new federal rules- I am tired of being victimized by the credit card companies.

**Name: George Wagner**
**City:** Stow
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gina Banks**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Have fair practice to consumers give a fair chance for consumer to receive fair interest rate

**Name: Valerie Brown**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ulique Campbell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Loretta Conkle**
**City:** Mt. Perry

**County:** Perry
**State:** Ohio
**Comments:**
Needs to have every aspect looked at, especially charges added to your account by insurance companies that have not applied for.

**Name: Jackie Clark**
**City:** Amanda
**County:** Fairfield
**State:** Ohio
**Comments:**
Mail payment w/in 30 days- Clear Guidelines of % and offers NO Yearly fees. Cap on late fees and increase in interest rates.

**Name: Rebecca Kincaid**
**City:** Groveport
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Victor Boltin**
**City:** Greenville
**County:** Darke
**State:** Ohio
**Comments:**
I support the new Federal Rules.

**Name: Yvonne Gerhart**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joan Johnson**
**City:** Galloway
**County:** Franklin
**State:** Ohio
**Comments:**
Quit sending bank cards/checks w/ stmnts in the mail. Make hem have to pick be picked up.

**Name: Larry Stiles**
**City:** Canal Winchetser
**County:** Franklin
**State:** Ohio
**Comments:**
Credit Card companies take to much advantage of people. I get credit card mail daily as many a five in one day. Is there any way to stop these mailing?

**Name: Earl Littlefield**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Go for it!

**Name: Pamela Caldwell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robin McCabe**
**City:** Granville
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ashlei Ernsberger**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carrie Gaumer**
**City:** Fred
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tyrone Grant**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shawn Grant**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lowella Day-Jeter**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra King**
**City:** Columbus
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ana McFarlane**
**City:** Huber Heights
**State:** Ohio
**Comments:**
More educational programs should be advertise to provide individuals with information about your rights as a consumer.

**Name: Valerie Orr**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathleen Stewart**
**City:** Mt. Gilead
**County:** Morrow
**State:** Ohio
**Comments:**
Stop Credit Card Co. abuses protect the consumer!

**Name: Diana Kay**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Selina Perryman**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Troyce Wilson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela Wallace**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I believe the credit card companies are ripping off, people with secret charges, fees and other hidden rules for their own personal agenda.

**Name: Catherine Bond**
**City:** Caldwell
**County:** Noble
**State:** Ohio
**Comments:**
Stop excess interest rates overdue fees electronic payment fees.

**Name: Steven Kullman**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I see little difference now between current credit card practice and the proliferation of "Pay Day" loan business and pay day loan practices. High interest payments!

**Name: Sonya Kitzmiller**
**City:** Waynesfield
**County:** Auglaize
**State:** Ohio
**Comments:**
They have to get this under control. I was actually told on the phone that when I send them a check they do not post it to the account until it clears. That could be 3-7 days. If it goes past my due date I get the charge. I have never bounced a check to them but they said they do that to all their accounts.

**Name: Jenny Roby**
**County:** Allen
**State:** Ohio
**Comments:**
We are in support of the changes to Unfair Credit Card Practices, Docket No. R-1314.

**Name: Mary Migra**
**City:** South Amherst

**County:** Lorain
**State:** Ohio
**Comments:**
I support the changes to the unfair credit card practices.

**Name: Tasha Butler**
**State:** Ohio
**Comments:**
I agree with the changes you wan tto make.

**Name: Michael Hostler**
**County:** Portage
**State:** Ohio
**Comments:**
I retired as a Deputy Sheriff. I made 38,000.00 per yer. However, I graduated KSU at age 46 then Akron Law School at 50. Now I'm in House Counsel with the Ohio Patrolmen's benevolent Association. problem? Yes, the credit card companies will not lower my rates, even though I have never, ever been late on a pay nor exceed the credit limit. I favor profit, but at what cost? If I was charged a fair rate on these cards, not only would they be paid at an above minimum schedule, but I would be more willing to purchase more and spur on the economy. Again, my problem was making very little, but always being current (or better) on all my debts. Give me a break on the interest rate and that will free more spending money and everyone will make a good profit.

**Name: Ronald Bunosky**
**City:** Parma Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I think its about time that the state addressed this issue. The consumers are at the mercy of the credit card issuers. They have an unfair advantage, laws need to be passed to stop the unfair practices now taking place.

**Name: Deborah Hartshorn**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I had two credit cards from Chase. I have never missed a payment, although a couple were sent in a few days past the due date. Chase quadrupled the interest rates on BOTH cards, making it harder than ever to get the balances down. I have stopped using plastic and as soon as I pay off the two cards, I am DONE with plastic (and with Chase).

**Name: ed obryant**
**County:** Summit
**State:** Ohio
**Comments:**
the 2nd ( allocation) 4th (application)and 5th ( balance computation )are the most important by far but all are important and need to be explored. i have excellent credit and am not in that situation but when i get the disclosures i always wondered how that was right. this is something that has my support

**Name: Melissa Moore**
**City:** Kenton
**County:** Hardin
**State:** Ohio
**Comments:**
I am very concerned that no one has set limits on the credit card companies. They charge you to make a payment over the phone. One of my credit cards has raised my interest rate to 31% which to me is legal robbery. I have NEVER been late on this card and would have never agreed to do business with anyone charging me 31% interest. The credit card companies know that many americans are in deep debt, can't pay off their balances so they take advantage of us by raising our rates and doubling our payments while our government has set back and let them do it. Our Ohio Governor has signed to set limits on cash advance stores, well how bout setting some limits on the credit card companies. I believe it is long over due.

**Name: Kay Horne**
**State:** Ohio
**Comments:**
The credit card companies,are robbing the american people and getting away with it,they entice you with a low interest rate and once they get you hooked they raise them so you will never be able to pay them off.I called one company to ask if thet would lower the rate and was told no but they could increase it.they need to have limits set.something definately needs to be done soon!!!

**Name: WILLARD ALBRIGHT**
**City:** COLUMBUS
**County:** Franklin
**State:** Ohio
**Comments:**
I have had for several years been a victum of unfair allocation of funds between accounts with different interest rates and a victum of usury rates of interest, over 30%/mo, I support these changes to make the laws reflect common sense.

**Name: Josh Luke**
**City:** Vaughnsville
**County:** Putnam
**State:** Ohio
**Comments:**
I am in total support for the propsed changes to unfair credit card practices. So many times it seems like if you even make a payment within one day of the due date, you get charged fees equal to, if not more than triple the minimum payment amount. Alot of the time, the large fee charges will cause a person's balance to go over the limit, resulting in even more fees. This is a horrible practice, and limits need to be set (now and maybe more than ever with a slumping economy and rising fuel and food prices) on how and what credit card companies can charge as fees.

**Name: Beth Roush**
**State:** Ohio
**Comments:**
I think that credit card companies need to quit be held accountable for helping to get many Americans in serious credit card debt. They make it difficult to understand the terms and conditions by making the language so "lawyerly". It seems that my payments are getting more

frequent. I am getting fee'd to death and my payments never seem to be getting any smaller. They make it so easy for people to get credit but because of all the hidden stuff and charges, people struggle and sometimes resort to bankruptcy. This puts a strain on the economy. If they would be reasonable in their fees and interest charges people wouldn't have to take such drastic measures.

**Name: Charlene Vasarhely**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
It's about time somebody took notice to the "loan shark" practices of the credit card companies. They have way to much power to make or break the average citizen. It's my understanding that we need them to establish credit, but they are unethical and unscrupulous. Credit scores affect EVERYTHING including car insurance, the ability to get a job and find a place to live. Thanks for sticking up for the little guy.

**Name: Constance Lucas**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
this bill does not need to pass

**Name: mary mccourt**
**City:** lima
**County:** Allen
**State:** Ohio
**Comments:**
1. What about when the credit card company decides to lower total credit line available WHICH effects your credit rating because it increases your % of debt to credit available....2. Why when a consumer requests an account be closed it is viewed as a negative thing on credit reports 3. Shouldn't regulations be adapted for retail stores that require (& reward) their employees to push their credit cards? Check-out rules are Question 1. Do you want to put this on your "store" credit card today? Question 2. Do you have a "store" credit card? Comment 3. You'll save 10% if you apply for a "store" credit card today....If I would decide to "apply", I'd soon be in a mess where I had too many requests and that would change my credit rating!!!

**Name: Lindsey Tuttle**
**County:** Mercer
**State:** Ohio
**Comments:**
credit card companies are making a huge profit from consumers based upon their practices. It is the struggling families who are hurt so much by their policies. Once a person gets behind they are unable to get caught back up becuase of all of the fees and then the minimum payments are increased. I am a single mom with over a 100 miles commute everyday and with the high gas prices I don't have a choice but to put gas and sometimes groceries on my credit card just to try to keep my head above water, then come the all fees that must be paid. It is not frivilous spending it is neccesary item I must purchase for my family that I am using my credit cards for. Often they send me checks that if I cash will put me in program that charges my credit card every month. Many offers I do not accept that have yearly and monthly fees becuase I have learned to read the fine print becuase I comsidered myself to be educated. It worries me that some people may seed

the offer and accept it becuase they are struggling regardless of the fees associated. I support this issue to stop gotcha capitalism and corporate greed.

**Name: Lowell Ansley**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I had a Capital One card for many yrs. I always paid at least 5 times my suggested pmt. each month to keep the card in good standing and was never late. Capital One thanked me by raising my rate nearly 50%...I paid off the card and cancelled it!

**Name: Elizabeth Jerdon**
**State:** Ohio
**Comments:**
I agree that changes need to be made to limit the unfairness of credit cards. Credit card companies are making a killing from unethical practices.

**Name: barrie thorp**
**City:** north canton
**County:** Stark
**State:** Ohio
**Comments:**
i support any unfair rules that affect consumers differently, however i do support rules that affect habitual missusers of credit.

**Name: SHELLY GILL**
**City:** CLEVELAND
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Docket R-1314 I agree with the proposed changes to end deceptive credit card practices. I support this legislation.

**Name: Charles Slavens**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
Credit casrd companies show a date payment is due, if not received by that date you are charged a late fee. I believe they should accept post mark date. We should have to be responsible for a delay by the postal service. I had this experience and when I contacted the credit card customer service representive I was informed that they ARE NOT RESPONSIBLE for delays by the postal servie and that I should mail my remittance at least 7 to 10 days prior to due date for payment. They refused to deduct last fee which amounted to $25.00 dollars. I was advised also, I could pay my charges on line. With the hackers stealing info from on line members I'm reluctent to use this method of payment.

**Name: Shelly Horetski**
**City:** Wapakoneta

**County:** Auglaize
**State:** Ohio
**Comments:**
I filed bankruptcy in February of 2007 because I did not have a job and could not afford my payments. Now I am trying to improve my credit. I have two credit cards with 23.9 apr. I was 1.00 over my credit limit with one so they charged me 32.00 over the limit fee I make my payments on time every month but they will not give me a break. With todays gas prices I need credit cards to keep gas in my car so I can get to work.

**Name: Lynn Davis**
**City:** Elida
**County:** Allen
**State:** Ohio
**Comments:**
These reforms are needed.

**Name: A Williams**
**State:** Ohio
**Comments:**
Interest rates are ridiculous!! Checking with credit bureaus to see balances on other accounts or if problems with other accounts DOES NOT justify raising your interest rate if you are not delinquent or over limit with that account!!! This practice MUST be outlawed. I am sure these companies can still make money with interest rates below 15%! The 20-30% rates they are charging is what is causing people to file bankruptcy, then where is their money?? Want us to pay for their greediness on write-offs.

**Name: Jennifer Maughmer**
**County:** Perry
**State:** Ohio
**Comments:**
absolutly aggree

**Name: Homer Loftis**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
You used to be able to pay your card at a local bank. When paid by mail the paid date was date Post Office stamped. Now who knows. They play games. So, go to internet and pay by e-check. But some like, Huntington Visa, charge $12 if you pay on date due, even if before noon. So, you must pay day before. Even though it is cheaper for them when you pay by internet. Why do not they make the due date a day earlier. The answer is obvious. Years ago this was fraud, today GOP Corporate welfare. This is something this CFO and CEO along with Gates and others did not ask for welfare, we made the profit fairly and without greed. It is a shame how this country has gone down hill. Oh well, at my age I do not have long to endure but worry about my grandchildren and great grandchildren. Also, our generation responsible for this country still being free,did not anticipate this. Pitiful!!

**Name: Norma Allcorn**
**City:** Akron

**County:** Summit
**State:** Ohio
**Comments:**
I am very glad to see that something is finally being done to curtail all these unfair practices. They aren't just making money, they are gouging the public !!

**Name: Germaine Price**
**City:** Cleveland Hts
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I would like to see an end to unfair and high credit card interest rates.

**Name: Cheryl Spencer**
**County:** Hamilton
**State:** Ohio
**Comments:**
It is about time Ohio consumers will be protected from the credit card companies'fees. And their punitive extra charges.

**Name: George Meyers**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support the proposed rule changes. I believe that a credit card issuer should not be able to increase interest rates on existing balances due to changes in one's credit scores. After credit has been issued, and charges made, if a consumer continues to make their minimum payments the lender should not be able to raise interest rates. The lender assumed the financial risk when the credit was issued, and should not be able to make up for their bad decisions at the expense of the consumer. Perhaps they should have been more selective in who they issued the credit to in the first place. I have no problem with lenders being able to restrict the availability of future credit, or to charge higher interest rates on future purchases if a consumer's habits indicate that they are a higher risk.

**Name: Bonnie Pitzer**
**State:** Ohio
**Comments:**
I support the proposed unfair credit change on credit cards practices that negatively impact the consumer.

**Name: Kemba Hubbard-Norvell**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I often feel overwhelmed with my credit card debt. Sometimes I feel that I will not ever be able to get out of debt. I welcome these regulations because it will offer me hope that I will be able to find financial freedom by FINALLY eliminating credit card debt.

**Name: Dot Micacchion**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I am in favor of these rule changes!!

**Name: marilyn warren**
**State:** Ohio
**Comments:**
First, they need to stop offering cards to students and anyone under 21. A lot of adults do not have responsible habits when it comes to credit and you are enabling that when you offer a credit line to a young person who, for the most part, doesn't even know what he wants to do with his life, much less deal with a debt! Second, the interest rates on these cards are ridiculous!! You end up just trying to keep up with that, and very little goes to the balance. Given the fact that the cards ARE offered to every tom, dick and harry, should by shear number, lower the rate. Going by the norm, don't most things increase in cost when the supply is down???? Helloooo?

**Name: Shawn Dershem**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
Washington Mutual recently informed me in the fine print of a billing statement that my interest rate would increase from 9.99% to 34.99% unless I notified them in writing to close the account by a certain date. I did this and they are now charging me 17.99%. I have never made a late payment or been over my credit limit. This is first rate thievery in my opinion, and should be outlawed.

**Name: Paul Gonser**
**County:** Franklin
**State:** Ohio
**Comments:**
How is it that a credit card company can ask for payment by phone (with a service charge) and then say that if you pay the bill at the store on THAT DAY (with no service charge)that it could take 1 to 2 weeks to process! But if I went to that store to make a PURCHASE, it would go on my account INSTANTLY! That is a SCAM, pure and simple! Please stop this horrible abuse!

**Name: Divina Gracia LIVAUDAIS**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
Thank you for taking the step to take care of our constituents from predator lenders. We really need to push through these changes to install business practices built on 'goodwill' not on 'greed' by these lenders. Those who have been burned by predators can benefit by educating themselves through the Women and Money Seminars/Workshops. I am glad to hear that financial classes will be a part of high school curricula. I might add, it will be a great idea too to include it in primary schools curricula to educate early our children to be wise money managers and consumer smart. I am grateful for your office for heading up this movement to protect our constituents.

**Name: Nina Killingsworth**
**City:** Fairborn
**County:** Greene
**State:** Ohio
**Comments:**
I have just experienced the fact that I can not pay on any specific balance such as a cash advance which has a higher interest rate. I have to let them apply the payments to the purchaches first which has a lower interest rate. Those have to be paid in full first before they start apply payments to the cash advance balance. This is American Express. I let my grand daughter be a second person on my account (paid 0ff) so she could build good credit in her own name. When she needed cash for getting a car out of an impound they (Amerx messed up her pin # (I had thrown it away because I did not think she would need it)so I had to use mine. Now that cash advance is attributed to me and her purchaces to her, however, it is all on one bill. She is paying me back. I wanted to put the pay back on the cash advance but they don't do it that way don't you know. Anyting paid has to go on the purches first. Solution is to stop using the card and pay it all off before it grows bigger and bigger. Of course this just what they want. At this rate you will never pay off the cash advance with the higher interest rate. By the way I figured out a long time ago the rewards were hardly worth it except for the Kroger master card which gives you 15 cents per gal. of gasoline. I have a bit of a problem with the fact that you have to have at least $100 in purchases from the previous month to use the reward. Even if you have $89. balance left it won't count toward a reward because it isn't $100. ie. April's reward balance of 159. would be lost if you didn't use it by May 31st. So there are a couple of drawbacks. Soeey if I've rattked on too much. I have already put in different comments. You ask if I would be willing to talk to a reporter and I believe I said yes. Nina Killingsworth

**Name: Sharon Green**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I think the proposed legislation would be good. What about how credit card companies pray on college students? That should also be addressed.

**Name: Carol Stennis**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
As a victim of unfair business practices, I wholeheartedly support legislation that will reign in predatory lenders, who victimize citizens by mail with exhorbitant credit card rate offers.

**Name: Kathy Hines**
**County:** Montgomery
**State:** Ohio
**Comments:**
unfair time constraints for consumers to make payments - these companies are having 18-25 day payment months, thus giving them 14-15 months of payments per year from the consumers instead of a normal 12 months of payments.

**Name: Kris Keniray**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices: Docket No. R-1314. Please vote to change these unfair practices. Thank you.

**Name: Abbey Mortemore**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I am very supportive of all of these changes. This has been needed for a while and is long over due. Credit issues are more and more important to an individuals over all quality of life and can either make or break a person's financial stability.

**Name: Ramika Stephens**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am strongly in favor of R-1314. As a middle class American it is a struggle to get out of debt even when you are committed to doing so. Many of these practices not only hinder decreasing the debt, it is virtually impossible to make even your minimum payments. I have been charged in excess of 150.00 in one month for fees alone on my credit card! This has raised my minimum payment more than 200% in one month! I have not put new charges on my card in over six months, yet my balance has not decreased! Please support these proposed amendments and help credit card holders, like me, get a handle on their out of control credit card bills! We are doing our part - will you do yours?

**Name: marjeane sallada**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
All of these unfair practices were used on me unilaterally, and I have now filed bankruptcy.

**Name: Dianne Solembrinp**
**City:** Ashtabula
**County:** Ashtabula
**State:** Ohio
**Comments:**
I strongly support the passage of these rules!

**Name: Springer Dana**
**City:** Mason
**County:** Warren
**State:** Ohio
**Comments:**
Credit cards seem to be set up to keep people in debt. Usually given to those who may not have

the knowledge or the resources to benefit from the terms and end up paying so much more than the original borrowed. I believe these practices should be outlawed and help end the financial burden so many face w/o clear understanding of why their APRs are being increased, or why they aren't being given a full month to repay.

**Name: Julie Sanders**
**City:** Streetsboro
**County:** Portage
**State:** Ohio
**Comments:**
I agree there needs to be strickter laws regarding credit cards. For example; my father who pays his bills on time-every time was sent a letter by Discover telling him his interest rate went up. Reason....because they can! No explaination after a written letter was sent to them! No communication whatsoever and the new rate was applied on a balance that was already in existence. I have also had a personal experience where the company stated they got my payment on the 5th (it was due on the 4th). I mailed it in plenty of time and while on the phone with customer service I said to her, "Since when does the post office deliver mail on a Sunday"? Needless to say the late fee was credited and the payment was posted on the ACTUAL DATE they received it. Another problem is the credit card companies are "hanging on" to the payment and posting it whenever they feel like it and claiming they didn't get it. I now pay them online with a scheduled date of pay, this way there is no discrepency as to WHEN they recieve payment. Unfortunately, not everyone can afford a computer with internet access!!!!!!!!!!! Thanks for listening! Julie Sanders, Council @ Large, City of Streetsboro

**Name: Frank Petro**
**City:** Brooklyn
**County:** Cuyahoga
**State:** Ohio
**Comments:**
My VISA account is with National City Bank. I always pay my entire balance each month prior to the due date. Late last year I took a $200 cash advance. I completely paid off my balance, but was charged interest on the cash advance. This happened the following month again, even when I paid an extra $300 beyond the month end balance, so I still continued to be charged interest on part of the cash advance. Apparently NCB applies all payments to the purchases balance first and even when I paid an amount beyond the full month end balance I must have charged some additional purchases before the next cycle cut off date. This visious cycle did not end for several months while I continued racking up finance charges on part ofthe original Cash Advance - and their minimum finance charge is $3.00 per month. So I fully support your efforts - especially the one dealing with "unfair allocation amoung balances with different interest rates" and ALSO HOPE YOU WILL INCLUDE SOMETHING TO PREVENT THE $3.00 MINIMUM FINANCE CHARGE.

**Name: Shirley Robertson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I definitely support the above changes proposed. However, there is one more important item that needs to be added to the list. Add the barage of solicitation of minors plus those individuals that have turned the legal age of (18yrs). Credit card companies target these individuals and send out mass applications to individuals that have no means of support (ability to pay back debt). Knowing full well that these kids will be in debt in a virtual hearbeat. Reuining their credit history that will follow them for the rest of their lives. Especially, since we as a nation do not educate our

young about finance and how to use money. Individuals young and old forget that using a credit card is borrowing money that must be paid back. It is my hope that you will add Solicitation this to the list. Sincerly Shirley Robertson

**Name: Teresa Shore**
**City:** Mechanicsburg
**County:** Champaign
**State:** Ohio
**Comments:**
I am very much in favor of passing these rules.

**Name: Dorene Holt**
**City:** New Carlisle
**County:** Miami
**State:** Ohio
**Comments:**
One of my cards changed my due date from 10th of the month to 1st of the month with no warning. Since it had been the 10th for years I got stuck with a late fee and I'm afraid it may have adversely effected my credit rating.

**Name: Pat mcneill**
**City:** lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I see no difference between credit card companies and pay day loans. Both financially rape the customer.

**Name: Allison Evans**
**State:** Ohio
**Comments:**
I am so tired of how the credit card industry has taken advantage of us as consumers. They continue to profit as many Americans struggle to keep up with their bills. There needs to be more regulation that is geared towards consumers paying off debt!

**Name: Laurie Partee**
**County:** Richland
**State:** Ohio
**Comments:**
It seems like everytime you turn around, the bank changes your payment date. When you're on a budget, this makes it difficult to move other things around to get them paid on time also. One of my card companies changed my rate because they ran a credit report on me and said that eventhough I have any excellent credit rating and was never late on any payments to anyone, my rate needed to be higher because of credit risk. My husband and I have been using our cards to buy gas. Our gas runs around $1000 per month because he commutes 85 miles one way to work everyday. Why? Because there are no jobs around here!

**Name: NANCY BRANDT**
**City:** MANSFIELD

**County:** Richland
**State:** Ohio
**Comments:**
Just had a credit card jump my APR from 9.9 to 25.19 because I was two days late in sending pymt, that was in addition to $39 late fee charge. In process now of transferring that balance to another company.

**Name: Danny Fox**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I for one, am extremely interested in and supportive of Docket # R - 1314. I unfortunately lost my business back in 1991. During that time, I accumulated a substantial amount of debt, of which the majority was via credit card transactions. I have been paying through the nose for the past 16 years. What I have found most distasteful, but more importantly unfair, that although I voluntarily cancelled my credit cards in 1995, my interest rate has continued to increase annually. I believe it totally unfair that "old credit" should be subject to new interest rates. The money borrowed at that time, should only have been subject to the interest rate at the time of the transactions. At this rate, and with God's mercy, I may get out of debt by 2025! Let me know how I can support this docket. Sincerely, Dan Fox

**Name: ShirleyA Washington**
**County:** Summit
**State:** Ohio
**Comments:**
Another UNFAIR card practice by banks... Please address the unfair practice of overdraft fees charged by banks on Debit card/Check card transactions that are approved at the point of sale when there is NOT sufficient funds in the account. As a result customer incurs a $37.50 fee wherein the purchase should NOT have been approved at the point of sale by the financial institution.

**Name: Brenda Gerhardstein**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I certainly support legislation that protects citizens against exploitation by credit card companies. My daughter, while in college, received credit card offers over and over again. Though it was not smart, she signed up for them, was approved (even though she had no income) and used them. She is now approx. 60K in debt and there is absolutely NO WAY she can pay them off. As the parent, I had no way of knowing this was going on because she was over 21 and living away from home. She has a minimum pay job, though a college grad and no hope of owning a home, leasing an apartment without a co-signer, buying a vehicle, or making a dent in her debt. Her future is ruined by the exploitation and the tempation that was in front of her. She made poor decisions while young, ignorant and broke, but will never get out from under it. Meanwhile, the non-payment penalties and high interest continues to make it worse. I don't know why the credit card companies would offer a card to someone without a job and then approve the application. It isn't right.

**Name: B.J. Gambler**
**City:** bryan

**County:** Williams
**State:** Ohio
**Comments:**
Yes I think that credit card companies should not be allowed to just raise apr rates any time they feel like it and offer different rates for different people. I have one in particular that I paid religiously for 12 months and no over the limit or late payments and the apr was 23.99% and then just for the heck of it they raised my rates on outstanding balances to 28.99% and refuse to lower it back to what it was and they say it is because of credit rating and my credit rating is better now than it was a year ago. I had been asking for lower rates on this account for 6 months and they always say nothing is offered so it is like now we have you and makes it impossible to pay back cards like this because whatecver I have paid then now they get an extra 216 a year.

**Name: Linda Selvey**
**County:** Seneca
**State:** Ohio
**Comments:**
I support the changes and would like to see more consistent rules concerning credit cards. I myself make payments monthly and never seem to get anywhere with it. I am always at my max and have not charged anything in almost a year.

**Name: Glenn Cunningham**
**City:** Middleburg Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Let's represent the hardworking men and women of our state and make the moral choice and force the predatory credit companies to stop their actions.

**Name: Gaja Karyala**
**County:** Hamilton
**State:** Ohio
**Comments:**
I support the proposed changes to end the unfair predatory practices of credit card companies.

**Name: REBECCA MASON**
**County:** Knox
**State:** Ohio
**Comments:**
RECENTLY, I TOOK ADVANTAGE OF AN OFFER FROM BANK OF AMERICA FOR 0% INTEREST FOR APROX. 6 MONTHS. I WAS FORCED TO BE OUT OF TOWN FOR MY MOTHER'S ILLNESS SO I CALLED THEM TO ASK WHEN MY PAYMENT WAS DUE AS I DID NOT HAVE THE BILL WITH ME. THE WOMAN STATED THAT MY PAYMENT WAS DUE "THAT DAY" SO I PAID THE $15.00 FEE FOR OVER-THE-PHONE PAYMENT TO BE SURE I WAS NOT LATE IN PAYING. AFTER I RECEIVED MY NEW BILL, I FOUND THAT THE WOMAN HAD LIED TO ME ABOUT WHEN THE PAYMENT WAS DUE (1 DAY LATE) AND MY INTEREST RATE HAD GONE TO 24+%. BANK OF AMERICA WILL NOT RECONSIDER NOR DO THEY CARE THAT YEARS AND YEARS OF PAST PAYMENTS HAVE BEEN ON TIME!! THEY ARE THE MOST GREEDY CREDIT CARD COMPANY AND I WILL BE CLOSING ALL ACCOUNTS.

**Name: HAROLD SPICER**
**City:** BEAVERCREEK
**County:** Greene
**State:** Ohio
**Comments:**
5/3 bank credit card does not apply extra payments beyond the minimum to cash advances. I have made as much as 400.00 beyond the minimum, and was told that the entire balance must be paid off before the cash advance would go down. The interest on 500.00 amounts to 9.16 per month and that balance never changes. Basically you would have to stop using the credit card and pay off the entire credit part before the cash advance is paid off. The credit is 9.7 and the advance is 21.0%

**Name: Wanda Thomas**
**City:** Belle Valley, Ohio
**County:** Noble
**State:** Ohio
**Comments:**
Yes! Ohio lawmakers definitely need to level the playing field where credit card companies are concerned.

**Name: Diana Lewandowski**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I writing concerning the practices for Meijer credit cards, using GE Money Bank I recently started paying my bills electronically with my checking account at Sky Bank. When I received my recent billing statement from Meijer's they had attached a late fee of $39.00 and increased my APR from 20.45% to 27.40%. I checked my records and it showed making an electronic deposit to Meijer's on 5/23/08 with the bill being due on 5/25/08. I contacted Meijer's for an explanation of this charge, after speaking to the CSR I was told that electronic transfers needed two business days to process, I stated that none of my other bills paid this method had ever been late (and I have paid a lot of them on the due date). I questioned why they needed two business days when my bank assured me that the money was transferred on 5/23/08 two days before it's due date. They did agree to remove my overpayment for this transaction. I asked to speak to a supervisor or manager on duty to discuss there practices. I spoke with William employee # 2264 and this is what I was told, he stated that it was not there policy and when I asked where this is disclosed I was told there was no discloser from them about this 2 business day transaction required. He stated that this was my banks policy of business days not theirs. Please see discloser below from Sky Bank where it clearly states the following: Please remember payees may not record a payment when that payee receives a payment from us. This does not sound like my banks policy but the establishment who receives payment and that I was told is not disclosed. I have a real problem with there non disclosure. I have cancelled my account with Meijers and voiced my dissatisfaction for there business practices.

**Name: Joy Campbell**
**City:** Youngstown
**County:** Trumbull
**State:** Ohio
**Comments:**
I agree with this movement and I believe it needs to be empowered!!!

**Name: Pamela Nelson**
**City:** Ashtabula
**County:** Ashtabula
**State:** Ohio
**Comments:**
I agree with all of the proposed changes.

**Name: Joan Schonhardt**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support changes to unfair credit practices Docket No R-1314. I feel it is unfair that the Credit Agencies can do what ever they think, If mailed on time,& post marked on time & they receive it on time, but it doesn't get to the right department on time they charge a late fee of $25-$35 dollars late fee. It is not our fault that they do this, They are stealing peoples money, & that way they can make more & your bill never goes down. This day & age, it is difficult for some to just make the minimum payment.

**Name: Arthur Hamman**
**State:** Ohio
**Comments:**
I had a Capital One credit card and I paid the bill. Capital One charged me $39 penalty for recieving the bill 1 day late. I called to talk about it with them. I told them that I sent it in time. I asked where the guy was located and he was said in the Phillipines. I asked to talk to the supervisor and I waited a minute or two and it went busy. Then it clicked off and noone would answer it when I tried to call back. So I wrote a letter to an account manager a Capital One and haven't received a response in two weeks. I don't understand why you can't get it set-up to where it is the postmark on the letter. It's like getting robbed without a gun.

**Name: Kenya Onyango**
**State:** Ohio
**Comments:**
We a s consumers think that cards are the only way of life. We should be educated by other ways of life. Dave ramsey and Suze Orman are great educators.

**Name: Tamara Peterson**
**County:** Summit
**State:** Ohio
**Comments:**
The consumer has a right to not be taken advantage of by credit card companies. This is usually the last place a consumer will turn in a time of financial need and they should be treated fairly. The unfair allocation of payments among varous balances with different interest rates is absolutely unaccepatable! This can cause the consumer to fall deeper into debt while thinking they are paying down the debt. All of the above changes need to be adopted. Someone needs to stand up for the rights of the American consumer. The unfair practices of credit card companies have to be stopped.The only people who can stop them are the officials who have been elected to represent our needs.

**Name: Mary German**
**City:** Zanesville

**County:** Muskingum
**State:** Ohio
**Comments:**
I hope this bill will help with the interest rates cc companies charge. I can't get ahead because of interest rates and high minimum payments.

**Name: Deborah Anderson**
**State:** Ohio
**Comments:**
A family member on a tight fixed income was late (one time only) by one hour with a payment (full payment was made) that was made on-line 1 hour past the time that the credit card company would accept the current day payment. The credit card company shot this person's APR to a hugely higher rate and the next month, her other credit card companies sent her a notice that they were raising the APR on the other accounts, even though there had never been a missed payment or late payment on those accounts. This was an incredible hardship, and unnecessary and harshly punative activity. The family member had been a long time card holder on her accounts, and had never missed any payment on any account.

**Name: Cheryl Deisch**
**County:** Franklin
**State:** Ohio
**Comments:**
Unfair allocation of payments among balances with different interst rates. If Home Depot can do it, so can the credit card companies.

**Name: Becky Strieff**
**County:** Lucas
**State:** Ohio
**Comments:**
I full support new federal rules that end unfair credit. I work with consumer who are living on very limited income who use credit to make it thru the month and often end up paying huge amount on interest on pentalies which end up in a never end effort to pay of orginal amount need.

**Name: Paul Scanlan**
**City:** Canal Winchester
**County:** Franklin
**State:** Ohio
**Comments:**
Stops unfair practice.

**Name: R Kessler**
**County:** Franklin
**State:** Ohio
**Comments:**
the "date received" should be the post mark date on bills due - not the date their accounting department decides to process it.

**Name: Deborah Turrill**
**City:** Belpre

**County:** Washington
**State:** Ohio
**Comments:**
My husband and I are among the consumers who have been taken advantage of with the "gotcha capitalism" and are 100 percent in favor of ending these practices. Thank you so much for giving us the opportunity to speak.

**Name: Tommisiette Martin**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diana Dawson**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Cunningham**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Agnes Long**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Robbery glorified!

**Name: Vivian Hunt**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Victoria Shelby**
**City:** Celina
**County:** Mercer
**State:** Ohio
**Comments:**
I support all of the proposed changes above. The should not be giving them to college kids either.

**Name: Valerie McGhee**
**City:** Clayton
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Weeks**
**City:** Jamestown
**County:** Greene
**State:** Ohio
**Comments:**
Stop them from: upping the rate on their card because of an issue on another card, upping the minimum payment because if a minimum is raised the payment may not be made at all. Bring back tax credit for credit card interest.

**Name: Amanda Herbe**
**City:** Centerville
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joyce Willis**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gracelel Senheimer**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card vendors sit outside of universities and prey on uninformed college students. This needs to stop! Otherwise generation X will be in insurmountable debt.

**Name: Terry Carano**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: M Callier**
**City:** Clayton
**County:** Miami
**State:** Ohio

**Comments:**
Stop these unfair practices pronto!!!

**Name: Michelle Paulus**
**City:** Vandalia
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Kahrl**
**City:** Sunbury
**County:** Delaware
**State:** Ohio
**Comments:**
Late fee based on when the credit card payment was postmarked not on when received/processed.

**Name: Mary Faulhaber**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Current practices are disgraceful!

**Name: Rhonda Leasure**
**City:** Radnor
**County:** Delaware
**State:** Ohio
**Comments:**
Yes! I agree with all the above. Also, should NOT Be allowed to go on college campuses to sign up, students for quick credit cards- no way to pay!

**Name: Yvonne Cole**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Benette DeCoux**
**State:** Ohio
**Comments:**
Yes I have been concerned about the changing rates on interest.

**Name: J Black**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I have had 3 separate banks claim payments were never received over 1.5 year periodwhiile all other bills sent the same day were received just fine; consequently rates were raised, etc. One

was even certified mail. It is absolutely wrong that they have the power to decide if they want to process or "lose" their customers payments then penalize the customer. Customers can do everything they're supposed to do but bank still has power to do whatever they want. Also, I can't believe Congress has allowed "loan sharking" which used to be illegal; the maximum rates they can charge are outrageous. Additionally, it is wrong that bank can buy-out your account from another bank and change your terms. If I buy something from someone I agree to the cost and we make the deal. Then, after transaction is done, to have one party change the deal is wrong.

**Name: Gail Young**
**City:** West Milton
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Bildhauer**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Roger-Victor**
**City:** Kettering
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jayne Wead**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
Need the debits returned for int. on c.c. debt!

**Name: Glenna Smith**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tamara NewComb**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jean Montgomery**
**City:** Lexington
**County:** Perry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lori Bedson**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donnie Michell**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ellen Haring**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I am a city council member. How may I help you? I received your proposed resolution for council and I'm looking that one over.

**Name: Sharlene Neumann**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
This is good government! I support this federal rule change.

**Name: Timothy Wert**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
An idea long overdue.

**Name: Daniel Lipps**
**City:** Lexington
**County:** Perry
**State:** Ohio

**Comments:**
I support this measure to curb the excesses of unfair lending practices that is sometimes used by credit card companies.

**Name: Jone Watson**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Herta Green**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Russell Foster**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bettie Jones**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dave Pennell**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
100% behind it!

**Name: Jonna Saltz**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joy Bulakovski**
**City:** Mansfield

**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Messmore**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I am supporting this action 100%.

**Name: Thomas Hager**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I hope something can be done. This is great.

**Name: Nancy Shaw**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Samantha Stephend**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marcia Mast**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deb Conhlin**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Gerhart**
**City:** Mansfield

**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly Cicolani**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Wolfe**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carmen Jones**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marci Brightbill**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherry Takacs**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Fenton**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Helen Bryan**
**City:** Mansfield

**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Demoise**
**City:** Lexington
**County:** Perry
**State:** Ohio
**Comments:**
In support of the proposed changes of the new federal rules.

**Name: Ed Brown**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Please stop the high cost of interest rules!

**Name: Jason McMowes**
**City:** Lexington
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Priscilla O'Donnell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nathan Wissman**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Silvia Flores**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anna Fields**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Gentry**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jody Luebers**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steven Huffman**
**City:** Norwood
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Harriet Russell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jose Colon**
**City:** Springfield Twshp
**County:** Clark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Southerland**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deanna Walker**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: T Luken**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gerald Rubenstein**
**City:** Beachwood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dolores Williams**
**City:** Martins Ferry
**County:** Belmont
**State:** Ohio
**Comments:**
Recently I paid two different credit card companies and sent the checks to the opposite parties. They in turn cashed the checks. How can this be? If I were to do this, I would be in a lot of trouble, but they seem to be able to get away with this.

**Name: Diana Woodbridge**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
The proposed provisions to protect consumers from unfair practices related to individual credit card accounts are urgently needed and I urge their immediate adoption. In my opinion, these are the minimum protections necessary to prevent the abusive practices that currently exist.

**Name: Dennis Griffith**
**County:** Highland
**State:** Ohio
**Comments:**
I agree with and support these proposed changes. To long have these companies taken advantage of those who have the hardest time repaying the debt.

**Name: Mustapha Mohammed**
**City:** COLUMBUS
**County:** Franklin
**State:** Ohio
**Comments:**
A longtime cardholder of a credit union, with a modest balance on the credit card cannot afford to

be late by a day or two, else the interest rate goes up by 4% or more. This kind of practice should not be acceptable. Credit unions should also be remindered that their primary goal is to provide banking service to working people instead of trying to compete with commercial banks.

**Name: Tara Bulicz**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I fully support the proposed credit card provisions and would also like to see a ban on credit card companies sending unsolicited "personal checks" which are blank to customers to use for cash advances.

**Name: Kim Richard**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
The proposals in these changes are common sense. Why would anyone payoff lower interest amounts first? I can't beleive they can get away with this in the first place. Fine print contractual specifics that impact the dollar amount of the contract should not be allowed to be in fine print. They should be on the face of the document, clearly itemized so the consumer clearly understands the agreement specifics.

**Name: Darla Ratliff**
**City:** Pataskala
**County:** Licking
**State:** Ohio
**Comments:**
I agree totally. We need to pass these rules to stop unfair rip offs to all Ohioans.

**Name: David Noppenberger**
**State:** Ohio
**Comments:**
I absolutely support the provisions, especially ending unfair allocation of payments among balances with different interest rates.

**Name: Elaine Albright**
**State:** Ohio
**Comments:**
They Make it very hard to get caught up and call endlessly

**Name: Chris Wittmer**
**City:** Miamisburg
**County:** Montgomery
**State:** Ohio
**Comments:**
Confusing balance calculations when their is a no interest when paid by a certain date or number of months. They always have the interest already calculated in, making it appear that that is part of the balance when you are ready to pay by the stated date.

**Name: Michelle Ingram**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I have had a national city credit card since 2004 with a 12.5 interest rate for purchases and cash advances. I received my June 2008 bill which indicated my rates were now 17.99 for purchases and 21.99 for cash advances. I called customer service and was told that they may raise my rate at any time which is disclosed in my credit card agreement. The customer service rep stated that they were evaluating all rates for all card holders and making adjustments to rates based on their company policies. This kind of activity is nothing other than fraud.

**Name: Michelle Ingram**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Bank of America - I had a rate of 1.99% on purchases. In November 2007, I went over my balance by less than $5.00 and my rate was increased to 19.24% for purchases. I have written and called several times for the lowering of my rate to a more reasonable rate which have been unsuccesful.

**Name: Michelle Ingram**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Chase Credit Card - I have a 20.99 rate on cash advances. I have called nd requested that my payments be applied to that balance first. The customer service representative stated that there is no way to allocate payments to specific balances.

**Name: Michelle Ingram**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Natioal City CreitCard - I have a 21.99 rate on cash advances which was increased from 12.5 for no reason. I have called nd requested that my payments be applied to that balance first. The customer service representative stated that there is no way to allocate payments to specific balances.

**Name: Brenda Sullivan**
**City:** Port Clinton
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Valerie Drenning**
**City:** Martin
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Kuelling**
**City:** Port Clinton
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christy Wisler**
**City:** Oak Harbor
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Lenke**
**City:** Oak Harbor
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Heather Lambert**
**City:** Huron
**County:** Erie
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pamela Rahm**
**City:** Port Clinton
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly Ollom**
**City:** Clyde
**County:** Sandusky
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathie Hawkins**
**City:** Oak Harbor
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Fundenuhite**
**City:** Marblehead
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christopher Ouermyer**
**City:** Marblehead
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jamie Wright**
**City:** Port Clinton
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: BELINDA JONES**
**City:** GALLIPOLIS
**County:** Gallia
**State:** Ohio
**Comments:**
When a person is fair and honest they expect the credit card companies to be the same, let's pass the rules to end "gotcha capitalism". The time is now, our voices must be heard.

**Name: Sally Hiller**
**City:** Kelleys Island
**County:** Erie
**State:** Ohio
**Comments:**
A few years ago we had a credit card that we paid off every month. My husband was out of state and had to get a cash advance on the card. We paid it when the bill came in but had interest charges on the money the next month. When I called I was told the policy was to pay the recent charges first thereby not paying the cash advance as it was an older charge. I tried to argue with the girl by teling her she could not charge us on something we had paid off the first month. She said too bad. Needless to say we closed the card and have never dealt with that company again. I am positive it was MBNA. Unfortunately for someone who is not paying off their card each month, they may not even realize how they are being cheated.

**Name: Russell Hughlock**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support these sensible new rules.

**Name: Norm Horner**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I believe all creditors need to be changed. The economy has become so devistating and the credit companies keep jacking up rates. It takes only one late payment or over limit amount to raise your rates to unbarable numbers. My interest rate on one of my cards went from 12% to 28% because I was late on a payment. It doesn't matter if you have been paying on time consistanly prior to that. There should be some protection to the consumer from these types of extreme increases. The CC companies want to do this so you never pay off the dept. My daughter who is 22 got caught in the trap @ college and ended up having to file bankruptcy. The companies do this especially to young college students who may be very vulnerable to what they sell as cheap loans or cheap credit cards, that start a cycle that these young adults will never be able to get out of.

**Name: Dalene Jackson**
**City:** Lucasville
**County:** Scioto
**State:** Ohio
**Comments:**
My comments for unfair Credit Card practice is the Payment date is always changing. Never on the same date for every month. A card of mine started out being due the biginning of each month, now it's anywhere from the 10th to the 18th. I don't know from month to month when it's actually due & I've paid late fees due to this date change. Never missed a payment but have been late. This card is a VISA.

**Name: connie robles**
**City:** fremont
**County:** Sandusky
**State:** Ohio
**Comments:**
my comment is that credit card companies are fee happy and phone harasement happy - once you get behind there is no way of catching up because they keep adding fees - I would like to no who I can contact about my loan who I have with a company called CASHCALL there interest rate is 90% I will never get this paid for. This interest rate is ridiculous and I would like to report it I don't no how they get away with it.

**Name: SHERDA WARREN**
**State:** Ohio
**Comments:**
absolutely someone needs to look at this. My Visa was giving me only 12 days from printing to get a payment back to them before they charged me high late fees and additional interest. I was late every month so they then had an excuse to charge me a higher interest rate. I closed mine

and opened a credit card with my home bank so I could just transfer funds, rather than mailing a payment. clearly we still have free will to not use credit, but isn't this practically loan sharking?

**Name: Samuel Richmond**
**City:** Cleveland Hts
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I strongly changes in law that would always give everyone 30 days to pay from time of receipt of statement without additional interest charge. Any change from current short payment periods is to the good. Those making payments should be free to allocate to portion that has highest interest rate first. Credit companies should never be allolwed to increase rats on outstanding balances. It is especially unfair when the charge for exceeding a credit limit is caused by the credit limit being exceeded by credit company charges! No offers of additional credit should be sent without request. Passage of R-1314 is of vital importance to the people of Ohio.

**Name: Jim Tackett**
**State:** Ohio
**Comments:**
I support Docket No. R-1314.

**Name: Charles Schroeder**
**State:** Ohio
**Comments:**
An experience I had with Menards was 12 month no payments. After I bought a bay window I divided the payments up to have it paid off before the 12 months were up. Every month I would get a statement of the balance due. On the last month no statement came in, so I called and found out that if the full amount was not paid at the end of the 12 months, then 12 months of interest would be charged. Ironically, I called when we didn't get a statement otherwise I would have been charged the full high interest. I have heard of others experiencing the same practices on 12 months same as cash or no payments for 12 months. Most people would have it paid off however, if you don't get the last statement, they got you.

**Name: Virginia McCormick**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I use a credit card as a convenience and pay the balance due monthly. In March my statement included $12.02 interest. I called the 800 number to inquire why I was charged interest. The operator said I had paid $602.25 in February rather than $602.35 due. For a 10 cent typographical error as I transferred funds online from my checking account to my credit account, the bank could charge me interest for my entire charges in both February and March. A $12.02 charge for a 10 cent error- astonishing but legal. Fortunately the telephone operator agreed it was a typo by a customer who regularly paid in full and removed the interest charge. Lesson: Always double check your bills and payments and assume any errors will favor the business not the consumer.

**Name: Richard Appleton**
**State:** Ohio

**Comments:**
In reference to today's LIMA NEWS on credit reform it's about time that drastic changes be made in credit card policy, last year I ended up declaring bankruptcy due to the continued increase in rates even though I normally paid more than the minimum as the card companies check credit reports on a monthly basis and increase the rates according to how many cards you have and ASSUME that your account would go delinquent making impossible to ever get ahead. It is my opinion that we need to put all financial institutions back to simple interest loan instead of the current daily compound interest that has caused the current mortgage crisis

**Name: Paul Vanpelt**
**State:** Ohio
**Comments:**
I was so happy to hear that there is a federal Office of Thrift Supervision. But, I have to wonder: what do they do there and how does that help people who fall prey to credit card companies? Hmmmmmmm.

**Name: Julia Arbini Carbonell**
**State:** Ohio
**Comments:**
I did not see prohibition of the unfair increase of all interests on all credit cards if consumer is late on only one credit card. I support the proposed changes. Gracias, Julia

**Name: Lois Flanagan**
**State:** Ohio
**Comments:**
In August of 2007 I purchased new front doors for my home from Home Depot. I was told they had a special on, open a new credit card account and get 12 months same as cash. So I did. I paid $100 per month on the account. A month in 2008 (I don't remember which) I paid my usual $100 expecting the balance to $400 +/- the next month. The next month the bill came and I owed over $600!!! I called and asked how could that be. They said I had 6 months same as cash. Of course I argued, they did end up applying mt $100 to my $500 balance and I paid the account off the next month. I can truely understand how people can get into credit card debit and can not get out. The minimum monthly payment on the account was way below the $100 I was paying. I never dreamt that by paying $100 per month I would eventually end up paying more than $100 per month in interest on such a small balance. Hope this helps.

**Name: Rick Dehmann**
**State:** Ohio
**Comments:**
I currently have an AFSCME Advantage credit card. That I have had for at least 5 years. When I took out the card, I had an interest rat of about 8.99%, maybe less. I always pay my account on line so I don't often look at the statement. I did not even renew my card last year to prevent the temptation to charge more on it. I was paying my bill last week and it dawned on me that the balance is not going down even though I always pay on time and at least a little more than the minimum due. In fact, the minimum payment seems to be going up even though nothing has been charged in way over a year. They are charging me some kind of extra thing that I think entitles me to free credit reports and is supposed to protect me if I would loose my job. I thought I had asked them before to remove these charges and I noticed that even though I have not been late on a payment to them, at least not in the last 3 years, the interest rate has recently jumped to 19.99% without explanation. I think this is very unfair. I could understand increases of interest to some extent if I was habitually late to them, but I have always made them a priority along with my house payment and credit union. It is especially irritating since this is a union credit card. I do not

think it is fair that they could raise my interest rate on the grounds that I have a higher debt ratio or been late paying other bills. I have extenuating circumstances including health problems and a new grandchild whose parents are out of work and need a lot of our help financially right now. You may contact me at work M-TH till 5:00, 466-7864, or email me if you need further information. I will retire the end of August.

**Name: Ray A.**
**State:** Ohio
**Comments:**
Not certain if this is the proper venue to share my concerns re: creditors, however I heard the tail end of a news story story on a local radio station here in Cleveland Ohio the morning of 6/9/08 re: credit card companies charging consumers extra fees, and thought I'd write in my comments and concerns as I have been at a lost of where to turn to ? First allow me to start by saying that in no way is the following an attempt to maliciously slam any organization, and or deny the fact that we're all personally responsible for our own decisions and or actions, but rather just an observation (although beit, in my humble opinion) that someone needs to review closely how credit card companies are taking advantage of people when faced w/ challenging circumstances. I'd use the term raping above, however I am trying hard to keep my emotions out of this correspondence. Now my personal story. What started several years ago as I was employed at an organization having problems w/ finances, and their ability to make payroll, I made the mistake of using credit, and credit cards to help pay my bills in an effort to maintain my credit history, and as I'm certain what many folks have probably experience like myself, I eventually found myself in what is referred to as the "Robbing Peter to pay Paul" syndrome to keep my head above the water, and before I knew it, I was having difficulties making all of my payments on time to my creditors, and then eventually fell behind in my in my monthly financial obligations, which snowed balled into even more problems. As I referenced in the beginning of my e-mail to you, I sincerely believe that everyone is fully responsible for their actions and decisions, and in no way is this an attempt to discharge what financial obligations, however I can't help but wonder how unfair it seems that credit card companies can continue to charge exorbitant amounts of overage fees, late fees, and than charge interest on top of that, and then bump you up to a higher interest charge due to poor credit history w/ them. Excuse the pun, but as they say, "And Jessie James used a gun". I have always maintained a decent job throughout most of my career, and because of it, had a stellar credit history, only to now be deeply in debt, harassed by collection agencies, and horrible credit. I'm glad to report that things have turned around for me, and I am once again gainfully employed and am making some progress in paying down my debt, however what I struggle w/ is, the credit card companies and their policies of overage and late payment fees now have me owning more than twice the amount of what I originally borrowed from them, which makes it even more difficult (if not next to impossible) to pay down my debt, and ever get out of the hole that many I'm sure have found them in. I have had multiple conversations w/ both the collection agencies and creditors to discuss how I can make restitution, however the options are, settle for less than what I owe, and have that be reflected on my credit report, adding the amount discounted to my income taxes, and or pay the entire amount owe (which includes all extra fees) the best I can, which will take many many years to pay off... Needless to say, I find this all very humbling, and very embarrassing to say the least. So embarrassing in fact, I have not shared my story w/ too many people as I'd rather deal w/ this on my own, however this only adds to the stress already given to me by my situation. So in an effort to prevent others in the future of having to go through the same thing that I have, wouldn't it make more sense, and be more fair if there was a law in place that prevented a credit card company from continuing to charge people late fees, and overage charges once people went past 3 to 4 months of not making payments ? Wouldn't it make sense if the account stopped adding fees so that the debtor could address what is owed, rather than continuing the spiraling effect downwards ? I think it's pretty evident that if someone doesn't make a payment in 2 to 3 months, they're having fiancial difficluties, and keeping the account open adding charges is only putting that person even further behind, and in the viscious circle I have found myself in. Again, I'm not suggesting that people not be held accountable for their actions, or even have money they've borrowed excused like that when

lending institutions agree to short sells involving the mess the mortgage business is in, but rather some reprieve on the penalties charged when falling behind...

**Name: Jo Ann Roach**
**City:** Ironton
**County:** Lawrence
**State:** Ohio
**Comments:**
I am so proud to learn that someone has finally decided to do something about credit card companies that make an "unfair allocation of payments among balances with different interest rates". I was shocked to learn that my (regular/up to date/more than minimum) payments were applied only to "purchases" and not to any "cash" balances, which has a higher interest rate. Keep up the great work and stop these credit card companies from their (what I feel are and should be ) illegal practices! Thank you!!

**Name: Bonni Trice**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
Thank you for your active support of the proposed Credit Card regulations. As a victim of the spurious practices of Chase, over one year ago my rate was increased to almost 30%. The reason for the increase, according to Chase, was “other activity”. In other words, I had not defaulted in any way on the Chase account. But Chase decided that “other credit activity” meant my rate should be increased to a level that was almost impossible to pay and certainly impossible to reduce the balance. Several phone calls and letters resulted in a response that was similar to “too bad….nothing you can do about it”. Aware that a loan for dental work was probably the reason for the increase, I had no other choice but to try to keep up with the Chase payment to keep my credit rating intact. Every month I wrote to them with my payment to request a reduction in the rate. Last month, after attaching a letter written to the Ohio Congressional Delegation detailing what Chase had done, they finally contacted me with a proposed rate reduction --- not on the entire balance owned, but only on the highest portion of the balance. The other balance was kept at the almost 30% level. While what is proposed will undoubtedly not provide any relief to me now, at least going forward it might help others caught in the same credit card company trap. Thank you for your efforts on this issue.

**Name: Laura Girolamo**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I have been the victim of several of the unfair practices mentioned...I do pay my bills on time, although I usually only have a few days to pay after I receive the bill. This seems to happen more frequently than in the past and makes family budgeting for bill paying extremely difficult. We have been reduced to a single income for our family due to companies going out of business and are trying to pay off all of our debt. We are now lucky to have two incomes, but the unfair credit card practices make it difficult to manage our incomes.

**Name: James H. Kessler**
**City:** Toledo
**County:** Lucas
**State:** Ohio

**Comments:**
Credit Card Companies should not be allowed to change interest rates any time they perceive their risk has increased or their profits have decreased.

**Name: Amy Worstell**
**City:** Graytown
**County:** Ottawa
**State:** Ohio
**Comments:**
I feel that credit card charges have gotten out of control.

**Name: Paul Clark**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
Annual fees that they charge whenever they please and how when you call you cannot get a person who speaks English as their primary language on the phone.

**Name: Robert Green**
**City:** McClure
**County:** Henry
**State:** Ohio
**Comments:**
on 8/28/07 I called CHASE for a pay off balance. My bank promptly elcectroniclly sent the full pay off balance. i then recieved a satetment asking for more money. Efforts to resolve were unsuccessful and I am now in collections. What started as a $84.00 charge has grown to over $300.00 through late fees and service fees and interest. That's my complaint. I have given the credit card company all they are going to get.

**Name: Margie Missig**
**City:** Fremont
**County:** Sandusky
**State:** Ohio
**Comments:**
Hooray for Mr Cordray!!!!! It is about time some took on the credit card companies. You are late one day with a payment, for whatever reason, and your low interest rate is suddenly spiked to 30% or more. You do a balance transfer at a low rate, and the high rate just keeps building because any amount you pay to them goes towards the balance with the lowest interest. No wonder so many give up and file bankruptcy. Personnally, I take responsibility for my purchases, but at the outrageous interest rates the whole system is set up to make the little guy pay and pay and fail. Thank you for your efforts on our behalf.

**Name: Michael Lawson**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
I support these changes. I als believe that credit card companies should be prohibited from sending blank checks and credit card applications in the mail unless first requested by the customer

**Name: Timothy L. Riddle**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
My mother passed away a year ago Memorial Day. I was appointed executor of the estate and had been paying her bills from an estate account that was set up. Despite the fact that I notified them immediately (in many ways and on several occasions) of mom's death, AAA Financial (aka Bank of America) continued tacking on huge finance charges to her balance; I ended up paying in excess of $600 to these crooks and none of my requests for justification were ever answered or acknowledged. To make matters worse, they filed a non-payment action against me despite that the bill has been paid IN FULL back in October 2007 which my attorney & I are NOW having to deal with as we are trying to close which is costing me even more money with the attorney getting $80 an hour. Dirty crooks.... Thanks.

**Name: Daryl Lawson**
**City:** North Olmsted
**County:** Cuyahoga
**State:** Ohio
**Comments:**
This is only the tip of the iceberg. How about wrong dispute resolution. How about conflict of interest in Arbitration. How about ineffective means to be heard or verify debt. I'd love a chance to tell some stories about how the public has been railroaded for nearly 40 years over banking, credit card, and bankrutcy reform.

**Name: Alicia Robinson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes, I agree something needs to be done. I had problems with a Chase credit card company not sending me Statements on new purchases until there late and they have charged late fees. Then they increased the interest rate from 5.9% to 29.9%. They have done this 3 time in about 4 months. When I figured out what was going on I would call and they would take off most of the the late fees after several calls But would never readjust the interest rate back down or it's fee, Because it was there fault. There policy says if your late in any payment they can raise the rate. I owed about 1200. which ended up about 1800. I was paying large amounts on christmas purchases. I paid the total balance off by the end of april, But by then they had charged me several late fees, and finances fees and raised my rate to 29.9%. Then they have the nerve to send out checks that you can cash with lower rates just for a one time purchase that will go up if payment is late and then if you use it and try to pay off your older higher rate they put the moneys you send on the new low rate and you never would get the old high rate paid off cause it gains a lot at 29.9%. The credit card company should have to pay us a a fine fee for cheating us like this. It's not right. You need to get a statement from them 1st. To know what you need to pay them. That is the purpose of a credit card, so I thought. It's not right for them to have all the rights and we have none. I pay my bill every month on time. and I pay more then the minimium. cause I just need it for 2 or 3 months not years. I pay them off in full regularly. So I hope you do crack down on there illegal practices. This is really hard on people who pay there bills off and its unfair treatment. make them pay us interest on our money that we over pay them, then they'll stop cheating people. Thanks Alicia

**Name: Kenenth Lecurgo**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to unfair credit card practices.

**Name: Brenda Jakey**
**City:** Walbridge
**County:** Wood
**State:** Ohio
**Comments:**
With the gas and grocery prices soaring my husband and I have been falling short on our credit card payments. We already know our credit score has to be low but how can we catch up when we are assessed fees and a higher interest rate? Right now is not a time for the middle class to be punished.

**Name: Jennifer Griffith**
**City:** Luckey
**County:** Wood
**State:** Ohio
**Comments:**
recently I got an Elder Beerman card. It comes with 7 days to pay or a 30 dollar late fee. I had a hard time with Target as well...I would mail my statement well ahead of time, and they would not credit until one day after it was due, and then charge late fees. I complained to both companies and they recinded the fees. I destroyed both cards.....not reasonable to give someone a week to pay or to hold their payment for two weeks and then charge late fees.

**Name: Roger Weaver**
**City:** Fremont
**County:** Sandusky
**State:** Ohio
**Comments:**
Capital One doubled my interest rate from 8% to 14% for no reason. Chase credit card sends out statement just a few days before it is due.

**Name: jeromy steerman**
**City:** NEWTON FALLS
**County:** Trumbull
**State:** Ohio
**Comments:**
i had a 11% apr and was 3 days late on the payment they jumped it to 26% i have been a customer since 05 and i had them see when i had ever been late in the past and they told me never.is this any way to treat someone?they would not change it so what is any one to do?im not makin another payment

**Name: bruce kwiatkowski**
**City:** toledo
**County:** Lucas
**State:** Ohio

**Comments:**
Please regulate the credit industry.

**Name: margaret sanders**
**City:** cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
These unfair practices have cost my family hundreds dollars in rediculous and unfair charges. They are deceptive and you don't know they are going to happen until after the fact. Also, Credit Cards Companies need to be held responsible for making sure the credit card they authorize is really being used by the person whose credit they are applying it to. The identity theft is a problem they have created and came be easily resolved. They would not authorize the credit line to the wrong person if it started costing them money. At this point they make a lot of money on the interest and penalties associated with the theft, their by, in my mine, becoming assessories to the crime, by creating the system that created the ability for the theft and and then profiting by it.

**Name: Daniel Polivka**
**City:** warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laura Cunningham**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
It's about time someone stood up and said enough! When my Grandmother was dying and I was spending every spare minute at her bedside, I forgot to pay on my 2 credit cards. The day after her funeral I thought about it and called I was told that they understood and everything was ok. You can imagine my relief, the erased my late fees and took my payments with out blinking. Wow, I thought, they were really great, forward a month later, and I now know that I know longer have any of the privliges that my long standing accounts have always had, such as low interst rate and balance transfers. Talk about bate and switch!

**Name: Stacy Jarchow**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
none additional

**Name: Carol Martin**
**County:** Lucas
**State:** Ohio
**Comments:**
I support this consumer protection.

**Name: Judy Nichpor**
**County:** Lucas
**State:** Ohio
**Comments:**
I am in favor of the proposed changes.

**Name: Julie Riley**
**County:** Lucas
**State:** Ohio
**Comments:**
The practices that are listed above have caused my credit to be in the negative standings and have caused my credit score to go way down. I can't tell you how many times I've had to pay late fees due to the company receiving my payment the day after the due date via USPS. The credit companies need to give us a grace period. We can not control how quickly/slowly the mail gets delivered.

**Name: Martin Charney**
**City:** Maumee, Ohio 43537
**County:** Lucas
**State:** Ohio
**Comments:**
I do not like the way the Credit Card Companies calculate intrest on what is owed. They always take an " Average " not the true amount you owe.

**Name: bruce beckwith**
**County:** Lucas
**State:** Ohio
**Comments:**
Thankyou for working to pass these new rules which are so needed.

**Name: CONNIE TAPIA**
**County:** Lucas
**State:** Ohio
**Comments:**
I WILL NEVER USE A BANK OF AMERICA CARD AGAIN. THEY RAISED MY % RATE ALMOST 10% WHEN I WAS LATE ON A BILL THROUGH MY CREDIT UNION. I ALSO HAD 2 OTHER CARDS & THE OTHER 2 CARDS DID NOT INCREASE MY INTEREST RATE ONLY BNA. WHY? NONE OF MY PYMTS TO THEM HAD EVER BEEN LATE & MY PAYMENTS WERE USUALLY OVER THE MINIMAL FEE! I HAVE SINCE PAID THEM OFF, BUT THE % FEE I WAS PAYING WAS 23%. IF I HAD HAD TROUBLE MAKING A $100 PAYMENT, WHY WOULD A $125 PAYMENT BE ANY EASIER. THESE COMPANIES ARE SENDING CREDIT CARD APPLICATIONS TO YOUN STUDENTS-WHO DON'T KNOW BETTER IT IS ALMOST LIKE A "STING" OPERATIONS THESE LENDERS ARE DOING ! LETS BE REASONABLE ! WHAT BANK WILL GIVE ME 23% ON MY SAVINGS? PLEASE HELP US CONSUMERS...GAS IS SO EXPENSIVE, FOOD IS EXPENSIVE...OUR PENSION IS TAXED ...HELP US HELP OURSELVES.

**Name: Kelly Forgette**
**County:** Lucas
**State:** Ohio

**Comments:**
Consumers who pay their payments as scheduled and on-time should not be subject to increased annual percentage rates on outstanding balances.

**Name: Kelly Forgette**
**County:** Lucas
**State:** Ohio
**Comments:**
Consumers who pay their payments as scheduled and on-time should not be subject to increased annual percentage rates on outstanding balances.

**Name: Marcia Malkin**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I strongly agree that we should not have to pay more than what we owe and that the big CEO's should stop talking their raises.

**Name: Miramelinda Arribas**
**State:** Ohio
**Comments:**
Predatory lending practices affect whole communities. Thank you for helping us establish a system that discourages unscrupulous behavior.

**Name: Hope Modlin**
**City:** Toledo
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I agree with the changes

**Name: Joseph Zalewski**
**State:** Ohio
**Comments:**
I support passage of changes to unfair credit card practices

**Name: Mary Vnuck**
**County:** Lucas
**State:** Ohio
**Comments:**
What I especially dislike is when you transfer a balance from another credit card to receive a lower interest rate and the credit card company basically deducts your monthly payments from the lower interest rate leaving your balance with the higher interest rate to keep growing. Even if you call them and ask them to put a portion of your payment towards the higher interest rate, they won't do it.

**Name: Larry Loutzenhiser**
**City:** Waterville

**County:** Lucas
**State:** Ohio
**Comments:**
I believe that it is about time that the playing field be even. Just as we have had predatory lending practices leading to record numbers of mortgage foreclosues, we have also seen credit card companies invoking unfair and sometimes near impossible regulations designed to benefit a few, while penalizing and hurting the majority of users.

**Name: L. Penn**
**State:** Ohio
**Comments:**
Changes to these unfair practices are needed.

**Name: BRUCE BRODBECK**
**City:** TOLEDO
**County:** Lucas
**State:** Ohio
**Comments:**
I AGREE WITH THE PROPOSED CHANGES

**Name: Nikki Kolasinski**
**City:** Lyons
**County:** Fulton
**State:** Ohio
**Comments:**
also the constant phone solicitation of so called "better offers" with hidden fees.

**Name: Jean Atkin**
**City:** Whitehouse, OH 43571
**County:** Lucas
**State:** Ohio
**Comments:**
I support the proposed revisions as a means of protecting consumers from unfair and/or deceptive practices.

**Name: James Sworden**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
It's about time!!!

**Name: Kelleigh Decker**
**State:** Ohio
**Comments:**
I pay enough with the interest rate on my credit cards, it isn't fair to tack on more fees to already established amounts just becuase an increase comes. The increase should only effect amoutns created after the increase

**Name: Beth Steude**
**City:** Maumee
**County:** Lucas
**State:** Ohio
**Comments:**
Thank You for sticking up for consumers!

**Name: Barbara Leopold**
**County:** Lucas
**State:** Ohio
**Comments:**
I hope something can be done about this!

**Name: Lindsay Lichtenwald**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I have no comments

**Name: Owen Bledsoe**
**County:** Lucas
**State:** Ohio
**Comments:**
I am total agreement with this proposal. Thank you for moving forward in this direction.

**Name: Laura Thompson**
**County:** Ashtabula
**State:** Ohio
**Comments:**
I agree this needs to be control. I hear where the interest rates drop, but not off the credit cards. Whats up with that?

**Name: Alisha Andrews**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
We should be cutting out all unfair practices by all lenders it is a large portion of the economical situation the country is facing

**Name: Jill Evans**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Our annual rate was changed by American Express from 3.9% for the life of the balance to 26.9% after a (what they consider late payment was made on the account). This payment was not late, in fact it was three days early, however my husband misplaced the statment and paid the invoice merely on memeory and short changed American Express 3 dollars. The payment was

suppossed to be $188.00 and he paid $185.00 on the account. Instead of looking at the account and valuing the service we have with them, they raised our rate for a $3.00 mistake. We have had this account well over two years now and have not had a problem until last month. This is absolutely absurd and they will not adjust it back.....

**Name: Penny Parton**
**State:** Ohio
**Comments:**
I am in support of the changes to the unfair credit card practices and believe their should be even more protections in place. Everybody loses when creditors are allowed to take advantage of people faced with hard times, and that is exactly what they are doing. To make matters worse, the changes that were made to the bancruptcy laws further encourage such behavior. If our law makers don't step in and put a stop to all the unfairness, I believe our economy will suffer even more than it already has.

**Name: Cynthia Savage**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
As an Ohio resident, I am in support of changes to Unfair Credit Card Practices: Docket No. R 13-14.

**Name: Diane Ducey-Prebeg**
**City:** Maumee
**County:** Lucas
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Larry Vasko**
**City:** Swanton
**County:** Lucas
**State:** Ohio
**Comments:**
I support changes to unfair credit card practices.

**Name: Dorine Mosley**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please end unfair time restraints with high late fees. Please end deceptive offers. Thanks

**Name: Gerrilynn Hatzidakis**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
Stop unfair credit practices

**Name: Margaret Schramm**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I am very much in support of this effort, as I know several people who have been affected by these unfair practices.

**Name: Bonita Palmer**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Make the credit card companies operate ethically.

**Name: Ralph Shearn**
**City:** Fremont
**County:** Sandusky
**State:** Ohio
**Comments:**
I strongly agree that the allocation of payments among multiple balances on the same account are not handled fairly. I support this action.

**Name: Robert Kolasinski**
**City:** Lyons
**County:** Fulton
**State:** Ohio
**Comments:**
Great Job! Don't stop!

**Name: Kim Taylor**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
everyone deserves credit, even a second chance at credit. It is unfair how the current rules do not take the comsumer's needs into consideration, especially in these hard economic times.

**Name: Carol Hargreaves**
**State:** Ohio
**Comments:**
I encourage you to assist the consumers of Ohio in securing reform of the credit industry. This should include the universal default provisions, the retroactive increase in the interest rate and the various hidden fees.

**Name: Keesha James**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
Please end gotcha capitalism

**Name: Donna Quinlan**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I am for the changes. Someone has to put a stop to their hold on consumers. Recently I paid the balance in full on one of my credit cards and made sure the payment reached them before the due date. I received a statement the following month showing a balance due for an unfair amount of interest. I am still battling with the company to get these charges removed. I was under the impression if you paid your balance due in full there would not be any further finance changes.

**Name: Michael Kirby**
**County:** Lucas
**State:** Ohio
**Comments:**
Stop this finacial abuse.

**Name: Sandra Strong**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I agree that someone needs to put a stop to the unfair practices of the credit card companies. It's as if they do everything they can to stop you from trying to get balances paid off. I know that I am responsible for the debts that I made, but if you have someone set up all these unfair rules so you can't get them paid, you'll be in debt forever. It like the more you pay, the more you owe.

**Name: Stefanie Reed**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
The fees Banks and credit card companies charging Americans have always been a huge concern of mine. I've often thought the fees are excessive and perhaps illegal.

**Name: Brian Robinson**
**County:** Lucas
**State:** Ohio
**Comments:**
My recent dealings with creditors, regardless of my sincerity to make payments on time, seem to be for not because of silent changes in the due dates of accounts or a fluctuating due dates. If a billing cycle is 28 days, my payment due date should be able to remain the same date of the month. I had a creditor lie to me over the phone in trying to convince me that my payment was late. Fortunately, I had the statement in hand or I would have give away $39.00 for nothing. I am tired of preditory lending.

**Name: deb flores**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
stop the late charges that end up putting people over the limit with an additional charge!!

**Name: Steven Allen**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Tanler**
**City:** Centerburg
**County:** Knox
**State:** Ohio
**Comments:**
We need something in place to help people that have credit cards and a mortgage loose their job, illness, down sized, exct. and they don't stress so badly trying to keep there

**Name: Susan Cornett**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Cornett**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Marks**
**City:** Jackson
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ann Smithhisler**
**City:** Mount Vernon
**County:** Knox
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gordon Cardwell**
**City:** Wellston
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Katharine Waulk**
**City:** Wellston
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mark Herstein**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Schoellkopf**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Delores Mueller**
**City:** Shelby
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Wachel Sr.**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debbie Bivens**
**City:** Mansfield
**County:** Richland
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gwendolyn Hartley**
**City:** Genoa
**County:** Ottawa
**State:** Ohio
**Comments:**
It's time for all the solictiation via mail and internet to STOP. When you hear about a six year being issued a credit card, you know that something is very wrong. Upon coming of age, each of our sons was inticed into having credit cards and the youngest is still trying to pull himself out of debt as a result. Buy now and pay later seems like a good thing...until pay later comes!

**Name: Bennie McKenzie**
**City:** Jackson
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: ShaDonna Holston**
**State:** Ohio
**Comments:**
I strongly ask for changes in these unfair practices. I was just dooped a few months ago by what is called a "sub-loan." Normally if you do not pay off your agreed loan within a certain time period the interest begins to accrue until you pay off the remainder of your loan. However with the "sub-loan," if you do not pay it off in your agreed time the interest that accrued over the lenght of the loan is put back on your card. I only owed $53 on my loan. Because I didn't pay if off within the agreed time I ended up owing $494. The credit card company "WELLS FARGO FINANCIAL," would not remove the extra fees. Talk about ripping people off.

**Name: Willie Ogden**
**City:** Lithopolis
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Skinner**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Breeding**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**

**Name: Amanda Burns**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Candice Arrowood**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Clark**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Hanning**
**City:** Albany
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Doug White**
**City:** Washington Court House
**County:** Fayette
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Mettler**
**City:** Circleville
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: George Jarrells**
**City:** Wheelersburg
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darlene Ross**
**City:** Sunbury
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Todd Vollmer**
**City:** Canal Winchester
**County:** Franklin
**State:** Ohio
**Comments:**
Go after collection agencies & credit bureaus for reporting false information.

**Name: Durell Ellis**
**City:** Canal Winchester
**County:** Franklin
**State:** Ohio
**Comments:**
During my most difficult financial time, a time when it was difficult for me to pay all of my bills, I received 5 to 6 credit card offers a week. I was NOT CREDIT WORTHY, but they were trying to get their hooks in me even deeper. This is WRONG. Luckily, I shredded them.

**Name: Allison Appel**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Denton**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mark Bergstrom**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I am a victim of these bastards. I missed one payment and my balance shot from 300 to 795.00 within a month can't get anywhere with them they really SUCK.

**Name: Scott Johnson**
**City:** Westerville

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Aileen Adams**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Stop unfairly raising interest rate. Stop deceptive offers of credit.

**Name: Timothy Liston**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Angeloff**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim Selvey-Smith**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Price-Johnson**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra McDonald**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Hughes**
**City:** Delaware

**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melissa Clark**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brad McKenzie**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Greg Bonfiglio**
**County:** Lucas
**State:** Ohio
**Comments:**
Regards

**Name: Charles Franklin**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Keith Smith**
**City:** Groveport
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sheila Touinitti**
**City:** Blacklick
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Levacy**
**City:** Pataskala

**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dawn Moore**
**City:** Sylvania
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Alvarado**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debbie Lichtenwalner**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jean Hutchen**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I paid my card over the phone the card company said that they couldn't find my bank. I was charge a late fee over the limit. And they called me three weeks later.

**Name: Sarah Lindhorst**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thelma Sanders**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cathy Kinter**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Thomas**
**City:** Canal Winchester
**County:** Franklin
**State:** Ohio
**Comments:**
Interest is to high, If it's held up w/ the mail its late and the charge is so high. The interest has gone up twice.

**Name: John Teichman**
**City:** Lucasville
**County:** Scioto
**State:** Ohio
**Comments:**
Credit card companies need to lower fees and interest rates and stop using deceptions.

**Name: Judi Whitmore**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gina Austin**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Jeurem**
**City:** Whitehall
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joy Dotters**
**City:** Orient
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Walker**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Duane May**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Ginter**
**City:** whitehouse
**County:** Lucas
**State:** Ohio
**Comments:**
I am in favor of trying to reign in unfair practices of credit card companies. And support the changes in docket R-1314

**Name: Myra Briggs**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I don't think they should be allowed to charge large late fees or charge for when you go over. They shouldn't process the purchase if you don't have enough on your card to cover it.

**Name: KATRINA BESTER**
**City:** TOLEDO
**County:** Lucas
**State:** Ohio
**Comments:**
THE ANUANL FEES ARE TO HIGH. EVEN IF YOU DO NOT HAVE A CREDIT CARD BALANCE YOU STILL HAVE THE FEE TO KEEP THE CREDIT CARD. THE INTEREST RATES CHANGE AND NE FEE ARE IMPLEMENTED AFTER YOU HAVE ALREADY AGREED TO OTHER TERMS.

**Name: Pamela Jarrell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I believe the credit card companies are over charging us.

**Name: Susan Johnson**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
We definitely need to have regulations that are fair and eliminate deceptive practices that compromise consumer credit.

**Name: Brian Bohnsack**
**County:** Lucas
**State:** Ohio
**Comments:**
I agree with these proposed regulations and feel it is unfair the way our most vulnerable and least educated members of our community are prayed upon by these companies.

**Name: DENNIS GALLOWAY**
**City:** TOLEDO
**County:** Lucas
**State:** Ohio
**Comments:**
THE FEES ARE TO HIGH. THE INTEREST RATES ARE TO HIGH. THEY WON'T ALLOW BALANCE TRANSFERS WITHOUT PENALTY.

**Name: Carla Seibold**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am having a problem with a credit card company. They are just rapeing in interest after we cut up the card. I would like to stop these practices.

**Name: Heather Nightwire**
**City:** Galion
**County:** Crawford
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Van Doren**
**County:** Lucas
**State:** Ohio
**Comments:**
Predatory money lending is a serious problem in this country, particularly in low income areas. It is the obligation of government to protect those who are the most vulnerable in our society

**Name: Karen Duschl**
**City:** Oregon
**County:** Lucas
**State:** Ohio

**Comments:**
I support the changes to the credit card practices.

**Name: Candy Wygle**
**City:** Granville
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janet Kozak**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
With the economy as it is. the last thing person's in financial trouble need to worry about is increasing debt because of outrageous interest rates on late charges etc.

**Name: Steve Peerenboom**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Greg Mitchell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Star Madison**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I feel a consumer should not be charged a late fee if payment was mailed and post mark the date it was due; $25 is too high and can go towards my purchase of gas; at least I made payment; however, it might not have reached the actual due date; 5 days grace should be considered after the due date. Thank You

**Name: Peggy Clady**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: debbie bohls**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
When considering this change be sure that it is for the best of the consumer in Ohio. Many times no one is looking out for the "little guy" in Ohio.

**Name: Judy Wical**
**City:** Washington Court House
**County:** Fayette
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Virginia Merritt**
**City:** Washington Court House
**County:** Fayette
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Spoerr**
**City:** Galion
**County:** Crawford
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deanna Hoffman**
**City:** Mt. Gilead
**County:** Morrow
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Clark**
**City:** Mt. Gilead
**County:** Morrow
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly Worstell**
**City:** Grand Rapids Oh
**County:** Wood
**State:** Ohio
**Comments:**
It is very hard to pay off your credit cards when you are charged 20-20% interest. Especailly with todays economy. Also, with mine, I am not able to make a payment on the day it is due, it must

be made 2 days prior. There are also "blackout" days that they will not accept my payments, unless I pay an extra $15.00 for an expided payment. If I fail to pay early or use their expidited payment, my interest rate increases, and I am hit with late fees. Recently my boyfriend and I have moved. He went on line to update his address and make a payment. His CC company would not accept the payment after he updated his address because it would only allow one change or transaction per day. Making him then late, with a fee and more interest because he was doing the right thing to let them know he had moved. Then he tried to call, but could not get a live person. I feel rates should be fixed to be equal to the Federal Rates for loans. I then asked them for debt consolidation assistance to have only one monthly payment, to try to get out of debt. They told me that I have too much debt and it's been late to many times.. they said I have too much debt to ask for a debt consolidation loan, and my credit was not good enough.. but if I had good credit, I wouldn't have debt and wouldn't need the loan!! This is another way for them to get extra money.

**Name: Suzanne Gwozdz**
**State:** Ohio
**Comments:**
Please end "gotcha capitalism."

**Name: Carol Beck**
**City:** Galion
**County:** Crawford
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Beck**
**City:** Galion
**County:** Crawford
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jean Ennis**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Breda Dymarkowski**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support the proposed changes.

**Name: Jim Ennis**
**City:** Newark
**County:** Licking
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ione Hughes**
**City:** Kenton
**County:** Hardin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: robert Warne**
**County:** Lucas
**State:** Ohio
**Comments:**
help.

**Name: Charlene Ely**
**City:** Marysville
**County:** Union
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eunice Crawley**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Stanley**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I'm tired of the fine print and finding out policies the hard way when it comes to credit cards. I also strongly feel that personal finance classes should be mandatory in all high schools and colleges. Such a course could thoroughly explain to all students the dangers of credit cards, and other highly important information in regards to personal finances.

**Name: John Lawhead**
**City:** Logan
**County:** Hocking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dena standering**
**State:** Ohio

**Comments:**
Stop deception

**Name: William Kirk**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Massey**
**City:** New Marshfield
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl Hoffman**
**City:** Millfield
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tikonya Stewart**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Wolfe**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patrick Tweedlie**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John King**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathleen Miceli**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Ball**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donna Roush**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
They take too long to record payments. They don't mail get here on time. Shouldn't be able to up interest rates like they do.

**Name: Phil Marsh**
**City:** Whitehall
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Gorsuch**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Crawford**
**City:** Wharton
**County:** Wyandot
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marina Roth**
**City:** Carey

**County:** Wyandot
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Renneckar**
**City:** Norwalk
**County:** Huron
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Virginia Sampson**
**City:** Forest
**County:** Hardin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Ogilvie**
**City:** Plain City
**County:** Madison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul Brown**
**City:** Carroll
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nicole Rigano**
**City:** Lewis Center
**County:** Delaware
**State:** Ohio
**Comments:**
End unfair credit card practices now!

**Name: Paul Smithberger**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nyoka Dials**
**City:** Pataskala

**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Berroyer**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
Terms need to be clearly defined in layman's language.

**Name: Tom Sias**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Applin**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I want to help stop the unfair fees of credit card companys, that causes us to go through economic depression with money hungry creditors.

**Name: Tanya Gillian**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Williams Jr.**
**City:** Wellston
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dallas Rife**
**City:** Wellston
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vicki Lish**
**City:** Mason, WV
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Harmon**
**City:** Oak Hill
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Douglas Harris**
**City:** Oak Hill
**County:** Jackson
**State:** Ohio
**Comments:**
Stop all unfair interest changes, stop the advertisement of low interest then in the small (very small) print that changes it to 20%, 30%, 40% or more. Stop the big big penalties for being late have a grace period.

**Name: Carol Prater**
**City:** McArthur
**County:** Vinton
**State:** Ohio
**Comments:**
You should not be punished for what time of day you make your payments. They also should not be allowed to raise interest rates because your payments are a little late. They shouldn't be allowed to change your due date without at least 90 days prior notice.

**Name: Cynthia Hughes**
**City:** Jackson
**County:** Jackson
**State:** Ohio
**Comments:**
Their should not be two different interest rates for purchases cash advances and the interest rate should not go up if you are late once or twice.

**Name: Adrian Neece**
**City:** Johnstown
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sheila Dingess**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Peggy Henderson**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim McKnight**
**City:** Shawnee
**County:** Perry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wendy Hammer**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Unfortunately, I have several credit cards with high balances. I try very hard to make the payments timely. I have used the cards and been charged exorbitant over limit and late charges. The credit card companies make it difficult to speak to them. Hard to find a phone number and even more difficult when making arrangements with someone who cannot speak english. I vowed to pay off all of my cards and live on what I make. Then the gas prices shot up, groceries went up, my prescription prices went up. I found myself struggling to make the minimum payments. I realize that my financial situation is not unique, nor is it anyone's fault but my own. However, I beleive that the credit card companies make a legitimate profit without gouging the consumer with ridiculous fees.

**Name: Donna Landis**
**City:** Pataskala
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Gallagher**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Virginia Merritt**
**City:** Washington Court House

**County:** Fayette
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paula Owens**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gene Smith**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Greg Melchiny**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melissa Carrington**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Duncan**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chris Stiffler**
**City:** Jackson
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Voller**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
These unfair credit practices make it difficult for Ohio's families to keep their heads above water. We need help!

**Name: Karina Greisl**
**State:** Ohio
**Comments:**
I absolutely believe that the credit card companies should be made to be fair! The unethical practices they typically employ are outrageous and I support your efforts to stop them!!!!! Thank you! I especially hate the fine print about deceptive offers!

**Name: kris fox**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My current bank 5/3 practices many of these policies that are being mentioned.When i tried to explain to them that they are unethical if not unlawful, they said they didn't care and would do whatever they wanted.something needs to be done about this. if a man steals $100 from you they are called a THIEF if a bank does it they are called bankers. its ridiculous that they have been able to get away with this for so long. its not payday cash advance places that are taking advantage of people its the banks.this bank has manipulated your finances to give you charges. even if you have the money in your account, they mess with the order that things are processed to incur NSF fees. they have stolen over $1500 from me this year. and i have no way or place to go to have my voice be heard. go do a little internet searching and you will find many, many people in the same situation. something has to be done.

**Name: elaine dombi**
**City:** hudson
**County:** Summit
**State:** Ohio
**Comments:**
Government needs to exert some commonsense and fair control on credit card companies. Credit card companies are abusing the citizens of this country. They have,if not actually driven people into bankruptcy, greatly contributed to financial devastation by taking people over the edge. They arbitrarily raise interest rates and include balances already incurred in the new interest rate; they add outlandish 'over the limit' fees and late payment fees that do not reflect the cost to the credit card companies;they make credit card offers to children 18+ who have no regular job and really cannot handle a credit card (and the credit card companies have no reason to expect that they can handle credit) gambling, wisely, that the parents will come to their children's rescue to save their credit rating (which also is being abused by many other companies). This puts a further burden on the parents who are trying to prepare for retirement for themselves and education costs for their children. The practices of the credit card companies are deleterious to the good of society and is simply greed unchecked by a responsible government.

**Name: S. Smythe**
**City:** Dayton OH 45433
**County:** Montgomery
**State:** Ohio

**Comments:**
Here's something else that is not right. Credit card or store account holders selling account information to Citi Corp so they can re-issue unsolicited credit cards from their bank. I was shocked by this behavior and am now worried about my credit rating due to this practice!!!

**Name: Kathleen Baird**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I think increasing the interest rate is one of the worst practices they do. You can mail a payment 5 days before the due date & they will say it was not received in time to be posted, then increase the interest rate.

**Name: YOHANNES GEBREMARIAM**
**City:** TOLEDO
**County:** Lucas
**State:** Ohio
**Comments:**
I AM FOR THE PROPOSED CHANGES

**Name: kim stevens**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
please do something... the american person is hurting because of this...

**Name: Cheryl Wawrzyniak**
**County:** Lucas
**State:** Ohio
**Comments:**
Please vote for the Federal Reserve rule changes for credit cards.

**Name: Kathy LeMay**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
High interest rate, allocation of payments, will keep the rich richer and the poor poorer

**Name: Darla Brubaker**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support this effort to protect Ohio residents from these unfair financial practices.

**Name: Theresa Fannin**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I think this is a terrific idea. Credit Card companies are misleading consumers.

**Name: Shane Vanek**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I unfortuantly managed to go over my limit and within 2 months I have been charged over $300 on one credit card. This has raised the payment to over $100 and they are not willing to work with me to get the balance down and just keep tacking on more fees and raising the interest rate. This has made it so outrageous that I am not able to make the minimum payment and even though I am making payments they are not enough and am now being sent to collections. This has caused major stress and is hurting my future credit, which is hindering my chances of being able to get employment out of the state since I have no way of paying for travel.

**Name: Shantura Hood**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I am for rules that will protect consumers from unfair and deceptive credit card practices.

**Name: SABRINA WILLIAMS**
**City:** TOLEDO
**County:** Lucas
**State:** Ohio
**Comments:**
STOP THE INCREASING OF THE INTEREST RATE IF YOU ARE LATE OR OVER THE LIMIT ON ONE CARD OR LOAN ACCOUNT.

**Name: Linda Wamer**
**County:** Lucas
**State:** Ohio
**Comments:**
I support the passage of rules regarding credit cards that give all Ohioans a level playing field for their personal finances.

**Name: Matt MATELL**
**County:** Lucas
**State:** Ohio
**Comments:**
Credit Card companies learned a lot from Hollywood's accounting practices over the past 50 years. All in the name of profit for the Credit Card companies & their bloated compensation that the exectives that run the CC companies recieve. The way it is now, it's nothing less than legalized THEFT of consumer's money by the CC companies & their executives.

**Name: Amy Bonfiglio**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
deceptive firm offers of credit and unfair allocation of payments among balances with different interest rates

**Name: Priscilla Duck**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
Please help this industry set some standards! Even those of us with excellent credit (you know, the ones who didn't get us into this mortgage/credit mess) are paying the price. Shut down those of us who still have the resources to spend and you shut down the economy.

**Name: clifton beasley**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please make sure credit card co. can't steal from credit card holders, like they have been doing.

**Name: kathy fuhr**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
support provisions to protect against deceptive credit card practices.

**Name: Kerri Frome**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
we are in over our head in credit card debt, getting charged anywhere from 15% to 39%. They won't work with us. we are drowning with the gas prices, higher taxes, mortgage rates, we are barely keeping our home and vehicles. I work Husband works, and we still can't get buy. they need better tax breaks for the middle class, we are the backbone of this country and we are getting crapped on from the President all the way down the ladder. It's ridiculous. Do they want another depression, because it's getting that serious. People where we live are barely able to make it work with gas prices. buses don't help you drop kids off and babysitters. they take you from Point A to Point B... day care in workplaces would also be a good thing.

**Name: Darla Donnelly**
**City:** Toledo
**County:** Lucas
**State:** Ohio

**Comments:**
Changes need to be made

**Name: Kathleen Anderson**
**City:** Canfield
**State:** Ohio
**Comments:**
-Schools need help. -Interest rates too high. -Grace period unreasonable especially w/ utility bills. -Our pays do not keep up with inflation.

**Name: Jacqelyn Bain**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I am in support of changes to unfair credit card practices, Docet No. R-1314. Please help put an end to these unfair practices.

**Name: Bernadette Zets**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Credit card due date is supposed to be 20 days actually is about 11 days.

**Name: Marcie Lottier**
**City:** Hubbard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janaire Croom**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Stop the trap.

**Name: Dorothy Kaglic**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
The people who can least afford to pay the increased high fees on credit debt assure the unscrupulous credit card issuers a victim.

**Name: Debbie Acierno**
**City:** Youngstown

**County:** Mahoning
**State:** Ohio
**Comments:**
At the moment, due to the economy, many people are living on their credit cards.

**Name: Karin Leone**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wilma Moffett**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joanne Lewis**
**City:** Hubbard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gertha Venable**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
People have been beat up on very badly from the credit card companies.

**Name: dennis pritscher**
**City:** waterville
**County:** Lucas
**State:** Ohio
**Comments:**
I support these changes to unfair lending.

**Name: Linda Frattaroli**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I want to support stopping fraud of credit card companies.

**Name: Dominique Scott**
**City:** Youngstown

**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diana Phillips**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Y McCarty-Harris**
**City:** Boardman
**County:** Mahoning
**State:** Ohio
**Comments:**
Yes, we need to not only peak out but change the laws.

**Name: Bianca Catrucco**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marisa Johnson**
**City:** Boardman
**County:** Mahoning
**State:** Ohio
**Comments:**
Cellular carriers impose outrageous charges also, late fees, overage charges, disconnection fees. What can we do?

**Name: Diane Hall**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Goldia McCall**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support this petition that will extend and enforce grace periods for making payments before excess fees are assessed.

**Name: Susan Watson**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Margie Lateef**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheri Miller**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deborah McCullough**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
Financial literacy is an important initiative! All of your programs are great for Ohio citizens.

**Name: Linda Douglas**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Bill today- due tomorrow. Interest rates, ridiculous overlimit fees?

**Name: Paula Kotel**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
It happens way too often.

**Name: Miranda Batianis**
**County:** Lucas
**State:** Ohio
**Comments:**
I support this inititative.

**Name: Shanta Douglas**
**City:** Youngstown

**County:** Mahoning
**State:** Ohio
**Comments:**
Credit card company charge overlimit fee because you went over the limit due to finance charges.

**Name: Loretta McGee**
**City:** North Jackson
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl West**
**City:** Case Palestine
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ollie McCurdy**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marienne Burick**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diana Eggleston**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diawme Solembrimo**
**City:** Ashtabula
**County:** Ashtabula
**State:** Ohio
**Comments:**
I strongly support these proposed changes.

**Name:**
**City:** Cortland

**County:** Trumbull
**State:** Ohio
**Comments:**
I prefer to not give my name; however, I feel laws need to change to force credit card companies to give consumers 30 days to pay a bill (not 15 or 20) and fine the companies when they lie to consumers!!

**Name: Pat Sexton**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Larocca**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Lou Rowe**
**City:** Lowellville
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ida Morris**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gladys McIntosh**
**City:** Campbell
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Franklin**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Way too many xtra charges. Too much interest.

**Name: LYNNE PAREN**
**City:** TOLEDO

**County:** Lucas
**State:** Ohio
**Comments:**
CONSUMERS HAVE BEEN TAKEN ADVANTAGE OF BY BANKS AND CREDIT CARD COMPANIES FOR TOO LONG BY PLACING UNFAIR FINANCIAL BURDENS ON MANY HARD WORKING FAMILIES WHO ARE TRYING TO GET OUT OF DEBT.

**Name: Valerie Thomas**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alice James**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Lou McDonald**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laura Carey-D'Rummo**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cathy Zapka**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
Please straighten out the credit card mess.

**Name: marcus king**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I hope this works and we get eanough people to respond to make the change.

**Name: Nancy Reali**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tijauna Taylor**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathryn Angelo**
**City:** Lake Milton
**County:** Mahoning
**State:** Ohio
**Comments:**
Deceptive interest rates.

**Name: Eva Smith**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dorene Holt**
**City:** New Carlisle
**County:** Clark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jane Kwiecinski**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I have a balance that I'm paying off on a special rate but accidentally used the card for a small bill- I'm paying 20% on that can't pay any portion of it until the special rate balance is 0!

**Name: Ri Kusky**
**City:** Lowellville
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Vicarel**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support the prevention of victimization of consumers- unfair credit card practices are a good example.

**Name: Michele Cappelli**
**City:** Boardman
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Townsend**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Catherine Baker**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darlene Halloran**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Skoloda**
**City:** Struthers
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules. Some fees are outrageous! The time line is outrageous! The %'s is outrageous.

**Name: Elsie Holedoe**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Lowery**
**City:** Boardman
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jerry Browning**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gail Halstead**
**City:** Hubbard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charlotte Bell**
**City:** Ashtabula
**County:** Ashtabula
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Roslyn Stonework**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charlotte Grant**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Niya Barfon**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Kelly**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vickilee Johnson**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
More needs to be done to protect the elderly re: application and excess fees.

**Name: Ryan Colon**
**City:** Austintown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lori Andrews**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anthonetta Kirkland**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marie Bryer**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paulette Booker**
**City:** New Carlisle
**County:** Clark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mehvish Durrani**
**County:** Lucas
**State:** Ohio
**Comments:**
i think it is a very good idea to change the unfair credit card practices. consumers are increasing their debt day by day instead of coming out of it due to unfair creditcard practices. these practices are not only stressing the consumers financially but also mentally and physically. these unfair practices need to be stopped.

**Name: Julie Jones**
**City:** Austintown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rosanna O'Neil**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shirley Jordan**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Finger paint.

**Name: Linda Armstrong**
**City:** Cortland
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elaine Williams**
**City:** New Castle
**County:** Lawrence
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pauline Phillips**
**City:** New Castle
**County:** Lawrence
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim Powell**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda McNair**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ciera Hudson**
**City:** Boardman
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Lou McDonald**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Addier Douglas**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
They change your overlimit fee when the add F.C.

**Name: Brigitte Lincoln**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pat Ross**
**City:** New Middletown
**County:** Hocking
**State:** Ohio

**Comments:**
My daughter has experienced some of the problems listed above- to the point she had to file bankruptcy- so I whole-heartedly support this.

**Name: Nancy Hively**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jodi Hively**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Orenda Johnson**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
It's not fair to charge late fee and payment fee in same transaction.

**Name: Diane Dudek**
**City:** North Jackson
**County:** Mahoning
**State:** Ohio
**Comments:**
I get a bill it's due in 3 days. It's NOT RIGHT!

**Name: Wendy Madden**
**City:** Oulaski
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Priscilla Carlucci**
**City:** Struthers
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Regina Graygo**
**City:** Struthers
**County:** Mahoning
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Hinely**
**City:** Vienna
**County:** Clinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tammie Conroy**
**City:** Austintown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tonya Payne**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Glenda House**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elaine Gibson**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jean Freeze**
**City:** Struthers
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Fawn Allison**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Bartus**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
please support the credit card legislation

**Name: Gary Orlow**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I have seen too many individuals get themselves into terrible financial difficulties using credit that is provided too easily with high interest amounts. i receive multiple solicitations weekly sometimes daily.

**Name: Charles Sass**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
No comments

**Name: Stephanie Chesney**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vicky McNeeley**
**City:** Hubbard, OH
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Lou Shirilla**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cassandra Hunter**
**City:** Youngstown

**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Celia Washington**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Krystina Monten**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Denise Altman**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lawanda Randall**
**State:** Ohio
**Comments:**
Credit card companies have far too much autonomy and need to be brought into check.

**Name: Rebecca Banks**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jean Chrobak**
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joseph Katona**
**City:** Northwood
**County:** Lucas
**State:** Ohio

**Comments:**
Please stop the credit card companies from unfair and deceptive credit card practices

**Name: kathleen connolly**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
We need your action to safeguard the people of the state of Ohio and of the United States of America! Greedy and devious individuals who cannot control themselves obviously need others to do it for them. Thank you.

**Name: Mary Marynski**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Porter**
**State:** Ohio
**Comments:**
I feel robbed by Credit Card companies.

**Name: Pat Howard**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alice Freeman**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marlene Schiffer**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Suzanne E. Jervis**
**City:** Hubbard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joyce Loychik**
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alberta Cassidy**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan M. Petiya**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Hilda Bradley**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jill Hinely**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Parker**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
My interest rate increased due to being late on another card.

**Name: Carol Bradley**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gina Sweruk**
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melanie Colon**
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharlyn Buggs**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Reanna Roller**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jane Rummell**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vesna Tanaskavic**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Keona White**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kyesha Mitchell**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sydney Poller**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Pannozzo**
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darlene Wilsonculver**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Geri Castor**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruth Ann Parker**
**City:** Youngstown
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wanda Smith**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: G. Cathcart**
**City:** Vandalia
**County:** Montgomery
**State:** Ohio
**Comments:**
I want all the mice print put in regular size print so you can read w/o a magnifying glass.

**Name: Lindy Weaver**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anne Pierron**
**City:** Piqua
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dyana Shaffer**
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Perez**
**City:** Niles, OH
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anne Liller**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Davis**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David A. Rowe**
**City:** Lowellville
**County:** Mahoning
**State:** Ohio
**Comments:**
Stop Universal default

**Name: Deborah Scarnecchia**
**City:** Niles, OH
**County:** Trumbull
**State:** Ohio
**Comments:**
They offer balance transfers at low rates then charge 3% fee-- they make people feel they're getting a break, but in reality they're not.

**Name: Crystal Johnson**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elena Griffin**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marnette Nelson**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dorisa Rutschilling**
**City:** Celina
**County:** Mercer
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lou Ann Wannemacher**
**City:** Paulding, OH
**County:** Paulding
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert J. Hille**
**City:** Port Clinton, OH
**County:** Ottawa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beverly Fuerst**
**City:** Van Wert, OH
**County:** Van Wert
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Irma Celestino**
**City:** Tremont, OH
**County:** Clark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tracy Warnecke**
**City:** Ottowa, OH
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donna Rausch**
**City:** Marysville, OH
**County:** Union
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jan Draper**
**City:** Marion, OH
**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Sheskey**
**City:** Marion, OH
**County:** Marion
**State:** Ohio
**Comments:**
Excessive fees

**Name: Karen Sawmiller**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I fully support the proposed changes mentioned above!

**Name: Mary Moline**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please help Ohio's citizens take back their finances! Thanks.

**Name: JOHN CLARK**
**City:** TOLEDO
**County:** Lucas
**State:** Ohio
**Comments:**
docket #r-1314 PLEASE VOTE IN FAVOR OF THESE CHANGES

**Name: THOMAS BRINKMAN**
**State:** Ohio
**Comments:**
THIS IS LONG OVER DUE.

**Name: Deborah Frost**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I am definitely in favor or these rules passing. It is about time.!!

**Name: jibran durrani**
**County:** Lucas
**State:** Ohio
**Comments:**
I support this!

**Name: Vikkie Lewis**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I had a cc w/ a $300.00 limit, one late payment and now it's in collections for over $1,500.00. How can that be legal?

**Name: Mario Faz**
**State:** Ohio
**Comments:**
Accept my submition for the proposed changes of Docket #R-1314

**Name: Sandra Scherf**
**County:** Lucas
**State:** Ohio
**Comments:**
The relentless quest for outrageous profits has left the American consumer battered and broken at the hands of credit card and oil companies. I pay my card in full the same month I charge anything on it, but am always afraid that somehow I'm going to overlook a fee here or a charge there. The industry has earned a reputation for sleazy tactics.

**Name: Annette J Romp**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Credit card interest is out of control. I pay extra monthly over and above payment due, I pay early, and my interest just keeps going up on the whole unpaid balance. Talk about usury!! Their unfair interest and fees must be stopped before everyone in Ohio goes bankrupt! Give us working folk a break! Annette J Romp

**Name: mark woodruff**
**City:** holland
**County:** Lucas
**State:** Ohio

**Comments:**
I am opposed to the credi offers from credit companies who offer low interest on purchases and then continue to bill rediculously high rates on the major balance on the card.

**Name: Richard Williams**
**City:** Tolwdo
**County:** Lucas
**State:** Ohio
**Comments:**
Help protect use from these crooks.

**Name: Jason Bodi**
**County:** Lucas
**State:** Ohio
**Comments:**
I know for a fact that these so-called minimum payments are a trap and do not serve to pay off the balance expeditously.

**Name: denise getzinger**
**City:** toldeo
**County:** Lucas
**State:** Ohio
**Comments:**
It's about time the state was an advocate for consumers. Please pass these provisions.

**Name: Alphonzio Prude**
**State:** Ohio
**Comments:**
This should have taken place long before now. Consumers deserve a level playing field.

**Name: Willard Bennett**
**City:** Clarksburg
**County:** Ross
**State:** Ohio
**Comments:**
I agree with everything stated but you should also checkout Finance Companies such as Beneficial. You borrow 13000.00 at a interest rate of 25 percent and payments of $311.00 and then find out about $10.00 goes on principle and they get $272.00 finance charge plus they charge you $50 a year for membership. You end up paying about $20.00 a year on principle. Does this sound like a fair practice to you. Credit Card and Finance Companies are getting way out of control and need to be looked at for the sake of consumers. Who sets the interest rates that these companies can charge? Thank You

**Name: Patricia Natali**
**State:** Ohio
**Comments:**
We are all capable of being greedy. And when there is no oversight or accountability, greed may replace fair and honest business practices.I believe that is the case with the credit card companies (and the pharmecuticals). They see opportunities to make money at the public's expense and they take advantage. What is the answer? Have the government regulate credit

card companies? I think it would be enlightening for some entity to investigate their practices and disclose them to all. Instead of pages of fine print in language most of the public can/does not understand, describe the terms and conditions in clear, precise, laymen terms. Make the credit card companies accountable to the public that made them rich.

**Name: Gayle Campbell**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I agree that the current practices are unfair and deceptive and I support changing them as soon as possible

**Name: Ronald Keel**
**City:** Monclova
**County:** Lucas
**State:** Ohio
**Comments:**
It's about time something is being done to control these wrongfull practices by these lenders.

**Name: Mary Fallon**
**County:** Lucas
**State:** Ohio
**Comments:**
It's time to end these unfair credit card practices.

**Name: Lloyd Clark**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I believe that banks should also be restricted from charging exorbitant fees for credit cards due to late payments and/or debits being credited before credits on the same day and then charging fees that cause your balances to be negative. Over the limit fees on credit cards should not be allowed. Fifth Third Bank is notorious for this as well as many other large banks. The powerful banking lobby representing banks and influencing politians has got to stop. Payday lenders were stopped from exorbitant interest loans and banks should also be included in charging excessive fees. When banks make a financial mistake on your account, you just get a "I'm sorry", heres your money back. When we overdraw, they charge you more than the overdrawn amount! This is ridiculous and even more so in this state of the economy. For example, recently, I was overdwrawn on my account and deposited $200 cash and the teller said I had a & $7.00 balance. The next day, they charged me $157.00. What are consumers suppose to do? They shouldn't even allow one to overdraw if they are going to charge fees like that? What interest rate is that???? 500%? Highway Robbery and it needs to STOP!!!!

**Name: Amber Piekos**
**City:** Maumee
**County:** Lucas
**State:** Ohio
**Comments:**
Stop unfair practices against consumers.

**Name: jennifer howard**
**State:** Ohio
**Comments:**
Stop unfair credit card practices!!

**Name: sue hamilton**
**City:** galloway
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
i am in support of this legislation

**Name: Jamie Heberling**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support this legislation.

**Name: George Dillow**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
Stop these predatory practices now!

**Name: Shawn Cochran**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I feel the credit card companies should not hinder borrowers with complicated and frequently changing payment requirements toward credit card balances. These measures will continue to create financial and job losses amoungst these card issuing banks and the other financial institutions that buy their debt. The impact will continue to swell as it has with the mortgage meltdown. It is my guess that these companies should now realize that it would be cheaper in the long run to work with the consumer so that they can make timely payments toward credit cards or home loans to minimize some of the substantial losses we have seen recently.

**Name: BMark Hess**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
No comment

**Name: Cheryl Charles**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Birk**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laura Piazza**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathryn Tranter**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Molly Short**
**City:** Middletown
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy L. Short**
**City:** Middletown
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deanna M. Webster**
**City:** Finneytown
**County:** Hamilton
**State:** Ohio
**Comments:**
I support the federal government increasing the rules and stopping credit collectors from harassing the public.

**Name: Dorothy A. Campbell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melinda Webb**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Esther Cash-Mills**
**City:** Hamilton
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rhonnelle Harris**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tammy Lamb**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Parker**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tonia Griffin**
**City:** Batavia
**County:** Clermont
**State:** Ohio
**Comments:**
Speaking up as a consumer, a mother and a social worker, I support the drive for change in credit card practices! We are only asking for what is FAIR!

**Name: Rose Mary Brown**
**City:** Woodlawn
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chloe Nicholson**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ragann Gipson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kate McKenna**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Rogers**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I really think that it is unfair to change rate fees on credit cards not paid on time and then if you have more than one credit card- they would automatically raise the rates. Something should be done about this!

**Name: Kathryn Ivancic**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support the new credit card policies & rules presented by Treasurer Cordray.

**Name: Carol Ruff**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandy Smith**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Gibson-Nicholson**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryle Jackson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
You have my support- please stop this act!

**Name: Tom Hatton**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kisha Scruggs**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Valerie Moffett**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joan Flannery**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sybyl White**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly Asberry**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
#305-0807

**Name: Joy Wilmont**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alma Jones**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Twmhei Dawson**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Victoria McAvoy**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Becky Konkol**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
Consumers need protection.

**Name: Cindy Skinner**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donita Jackson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sibyl Cannon**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deborah Mitchell**
**City:** Franklin
**County:** Warren
**State:** Ohio
**Comments:**
Please stop targeting the unemployed and/or college students.

**Name: Kathy Masterson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Terry**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Caroline Daley**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Regena Stucky**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sonya Walker**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Riggins**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Olivia Hill**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rasheeda White**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anupama Shanbhag**
**City:** Blue Ash
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Neena VanCamp**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Don't make it worse for folks already in financial trouble!!

**Name: Lawrence M. Kennedy Jr**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
Need to stop making the survey so hard when you fill out applications on line.

**Name: Lisa Doss**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Gibson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl L. Ratherfurd**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bettye R. Brock**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sallie Jones**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Opposed to companies practices of contacting youth

**Name: Addie Titus**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Courtney O'Meara**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: B.J. Reed-Atken**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Lavender**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
Stop credit card problems especially unfair allocations

**Name: Amy Guendelsberger**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sreelatha Nallur**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Grollmus**
**City:** Calisle
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marchell Short**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Frank Wrigul**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Frances Thacker**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Binford**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I believe there should be a cap on the limit above prime that credit card companies are allowed to charge consumers.

**Name: Dorothy Spampinato**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I think it is outrageous that credit card companies base their interest rate on other credit cards you own.

**Name: Janet Brinkman**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jane Hughes**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gayle Foster**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Duhart**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sheila Mayes**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Piper Sawter**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul Dunplay**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pamela Gallagher**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support this!

**Name: Audrey Gillespie**
**City:** Piqua
**County:** Miami
**State:** Ohio
**Comments:**
Too many practices have taken place which take unfair advantage of the consumer and are done without his or her full knowledge or consent.

**Name: Susan McNamara**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marylyn Lucas**
**City:** Northwood
**County:** Wood
**State:** Ohio
**Comments:**
Both my daughter and I have been victims of the credit card companies greed. I was able to transfer my balance to another card but the younger people who do not have *** credit ratings are stuck with the high interest rates being charged. It is not fair to raise a low interest rate to a 29% interest rate over one or two late payments. Some type of legislation must be passed to stop these unfair practices. Once you sign up for a percentage rate that rate should stay in effect for the life of the card. We need relief now.

**Name: Helen Peterson**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
Credit card companies have to be stopped as far as these unfair practices. We must ban together to end some of the unfair/illegal practices.

**Name: Emily Givan**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Hall**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Towanda Goodwin**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vicki Burt**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dominique Campbell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherri Gault**
**City:** Walton, KY
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Rmoore**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Help lower credit interest rates!!

**Name: Carrie Lewis**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judy Harrison**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Disher**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leslie Onye**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dionna Davis**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ewanna Johnson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Helen Kegler**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Albina Skala**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vicki Saunders**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Della Davis**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jacquetta Brown**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Watson**
**City:** Alexandria, KY
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
859-448-0621

**Name: Angie Hyde**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Meshawnn Caffie**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jalea Stowers**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marlene Davis**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ann Baum**
**City:** Lebanon
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vickie Shanks**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Time Constrains; Universal Default.

**Name: Fran Amatulli**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: LaVonda Corner**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Danielle Corner**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Hung Koo**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Jurgeleit**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Deer**
**City:** Blanchester
**County:** Warren
**State:** Ohio
**Comments:**
Assessing late fees after 3 days. Never been late in 5 years. Late once when bill wasn't recieved. Raised rate on card plus a late fee.

**Name: Chalaine Adams**
**City:** Florence, KY
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
credit card companies are the new LOAN SHARKS. Somebody needs to put some limits on their fees and rates!!

**Name: Linda Tate**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shirley Wayne**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pamela Harrison**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kirby Birk**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Longmire**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Jackson-Glenn**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
People are victims of the fees and rules and they are getting more strict instead of better

**Name: Catherine Vockell**
**City:** Maineville
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Frances Day**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruby Webb**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Jackson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Outstanding balances and fees

**Name: Carolyn Smith**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tamara Hines**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Arnita Davis**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deepthi Nelluri**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Regina Taylor**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darlene Parrillo**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Terri Wilson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nafisa Wali**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carolyn Smith**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Lynne Rapien**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Thanks for giving support to creditors

**Name: Anita E. Ruffin**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Runette Smith**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Necamp**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Thorner**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Beckman**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jasmine Griffith**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I think that people have enough to deal with without having to deal with unfair credit practices. Its time that people take a stand.

**Name: Ann Lukey**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Please stop the practice of taking resources from individuals who have the least.

**Name: Sheila Saalfeld**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Johnson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tierney Hamilton**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas George**
**City:** Troy, Ohio 45373
**County:** Miami
**State:** Ohio
**Comments:**
It certainly is time for someone to help comsumers in their continuous struggle with credit card companies as well as banks who have been taking advantage of the "little" guy for years!

**Name: Christine Perdue**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support the changes to Unfair Credit Card Practices. Docket R-1314

**Name: John E. Thomas**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support the new rules please make certain that these rules are implemented.

**Name: Faye Kennebruen**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl Charles**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Denise Turner**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sylvia Raibon**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Masterson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dellarece Higdon**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennelle Chenoult**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Regina Taylor**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Aretha Gamble**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Frances Williams**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I pledge my support of Ohio State Treasurer Richard Cordray in his efforts to stop unfair and deceptive credit card practices.

**Name: Neena L. Brown**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Do not allow rich banks to make more money off those people in financial problems already.

**Name: D. Jill Byrd**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judith H. Ibarra**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Theresa Spaulding**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ria Reinhardt**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Towanda Goodion**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kieschiea Moore**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mellita Hart**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
People should be able to stop fees when unemployed.

**Name: Mariel Petermann**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Get it fixed!! Current laws make it hard for people who are trying to keep up. Penalties should be focused on the abusers.

**Name: Gloria J. Parker**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Just stop it!!

**Name: Barb Combess**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Herlean Younce**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Bishop**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruth Smither**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leisha Self-Stoehr**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shea Peterson**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jacqueline Adkins**
**City:** Maineville
**County:** Warren
**State:** Ohio
**Comments:**
stop universal default lower interest rates and overlimit/late fees.

**Name: Jackie Biegel**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tania Carreon**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Besides the changes proposed, I'd like to suggest that credit card companies inform customers of

the conditions of their programs (and changes afterward) in plain, simple, easy to understand language.

**Name: William Ulmer**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Let's be fair to all those who use credit cards by eliminating rules & regulations that are hard to understand and take unfair advantage of those who need things kept simple.

**Name: Angela Campbell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carolyn Osborne**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ann Blankenhorn**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Credit card companies raise credit limits automatically, whether the consumer requests it or not and may not know it has been raised.

**Name: Bea Newman**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Kirchapssner**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Regina McDonald**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carolyn Dell-Alba**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joyce Boyd**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dorothy Smart**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Teresa Holbert**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I have always paid on time, but the mail can be a problem or things get misplaced. I really think we need to look at lenders who can make all kinds of errors, but charge everyone else. A fair wage is for business etc.

**Name: Michelle Sweat**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Hall**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Erin Engelbrink**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
Current practices make it impossible to get out of debt.

**Name: Jacquelyn Lambert**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly Granger**
**City:** Lebanon
**County:** Warren
**State:** Ohio
**Comments:**
Please stop the rising interest rates based on other credit. Stop universal default!

**Name: Donna Schenk**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Catherine D. Vockell**
**City:** Maineville
**County:** Warren
**State:** Ohio
**Comments:**
Stop unfair credit card practices!

**Name: Judith Sauby**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Connie Smith**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melody Kawamoto**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I would like to see an end to unsolicited credit card offers; thats now a huge part of my junk mail even after I opt out. I feel it's an opportunity for identity theft.

**Name: Rebecca Pace**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda J. Norris**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
Credit card practices have caused bankruptcy for many persons. People need help.

**Name: Kay Thompson**
**City:** Lebanon
**County:** Warren
**State:** Ohio
**Comments:**
It's mischievous..craziness.

**Name: Mary C. Lewis**
**City:** Hillsboro
**County:** Highland
**State:** Ohio
**Comments:**
I would add unfair over the limit charges when the over the limit was created by annual fees, or other credit card company controlled charges, not by the creditor using the credit card. Another unfair charge I have encountered is paying the bill on the due date, but still havaing late charges added for which I have to call and ask for credit once the payment is noted to the account. I believe if the payment is made on the due date that the credit card companies first should not add the late fee and second should be responsible for deducting it without my need to monitor my account.

**Name: Mimi Bowers**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Maria Bimmel**
**City:** College Corner

**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tonia Griffin**
**City:** Batavia
**County:** Clermont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Yvonne B. Joe**
**City:** West Chester
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mona R. Smith**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeanette Tucker**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Arnita Davis**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alice Hill**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Bishop**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tammey Westfall**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
Action should be taken for fair business practices.

**Name: Jessica Wachs**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joyce Zerhusen**
**City:** Averwol
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patsy Vaughn**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Ann Bauer**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gayle Abdullah**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Martinelli**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim Bush**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marilynne Nickol**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Juanita Jefferies**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly McGinnis**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
It is unfair how credit card companies benefit from high interest rates and late fees and unclear rules that hurt consumers.

**Name: Katrina Billasley**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathleen Clark**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Protect the consumer. Our taxes & votes count!!

**Name: Deborah Hilson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Gibson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Wilkins**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Need 30 days to pay bill. If offered one rate, should stay there. People do not need to be penalized if a different bill is late (i.e. electric etc.) Stop soliciting on college campuses. I got into $18,000 of debt by age 21 due to getting credit cards in college when I couldn't afford them. People committ suicide or attempt it over debt. This is ridiculous- help those people out!!

**Name: Tisa Powell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Ruff**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Ruff**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Edmondson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diana Warmoth**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marcia Futel**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Desirae Futel**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Madeline Simpson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Denese Bean**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gayle Abdullah**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Stop predatory credit card practices, especially those effecting college students and high school students. Stop allowing them companies to write off debts then come after people.

**Name: Gwendolyn Davis**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Headley**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sallie Jones**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ann Ventuas**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: M Long**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cate Belawager**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Allison White**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: LaVonda Corner**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Lader**
**City:** Oxford
**County:** Butler
**State:** Ohio
**Comments:**
Go for it.

**Name: Lori Skala**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Theresa Holbert**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary E. Cuti**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Monica Wright**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Colleen Ernst**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim Jackson Fielder**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shea Peterson**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
Shocked and frustrated that approaching my limit, my APR doubled!!

**Name: Priscilla Sloan**
**State:** Ohio
**Comments:**
Please reel these companies in! They act like LOAN SHARKS!! Trhanks for the new rules!

**Name: Frances Day**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Annette T. Armstrong**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tangie D. Welton**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Benjamin D. Gibbons**
**City:** Columbus
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Loretta Head**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sheila Newton**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judith Anthony**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
We were well able to make our monthly payments and most time $10 above the minimum until the hike in % increase on balances. Felt very unfair and shows no loyalty to long term customers.

**Name: Sharon K. Barclay**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tracy Hugentober**
**City:** Lebanon
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela Jaeger**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
With the economy and gas prices what they are, we dont need it "stock" to us in one more way with credit cards. Please stop unfair practices!!

**Name: Delreisha Caffey**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Geraldine Jones**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ashley Johnson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Scruggs JR**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Strum**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judy M. Harrison**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Lachmann**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Thie**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles Crawley**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Cain**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
'unfair" is too non-specific.

**Name: Kimberly Moon**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donald A Books**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Martha Kleinfelter**
**City:** Milford
**County:** Hamilton
**State:** Ohio
**Comments:**
I am against unfair allocation of payments. Make it more difficult to get credit cards.

**Name: Debra Cropp**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
Give students the knowledge- the tools; but in the meantime, make it possible for the consumer to navigate their finances without the fear of being "taken" at every turn.

**Name: Dorris McConnell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pat Farrell**
**City:** Kings Mill
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brad Dillman**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Limit fees as well.

**Name: Carole Wood**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Heather McWhorter**
**City:** Mason
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Martinelli**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Very wrong. I cannot help if mail is late and then I get penalized a huge amount! (more than actual credit card payment) STOP!

**Name: Pamela Kinane**
**City:** Mason
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ginny Lammers**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janet Sink**
**City:** North Bend
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tamara Cleavinger**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary F. Rutledge**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Stop unfair and deceptive credit card practices. Stop praying upon young people!

**Name: Yvette Jackson**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jean Anthony**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Catherine Tepe**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mariel Broadus**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Please level the field- it's not fair to have people agree to what they don't understand.

**Name: Amy Scroghan**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandra Curtis**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Margaret Cebelak**
**City:** Trenton
**County:** Butler
**State:** Ohio
**Comments:**
Please stop unfair and deceptive credit card practices!

**Name: Delaney Halpin**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Flova Popenoe**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Dunply**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda M**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Preston-Rombach**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
Credit card abuse is rampant by the credit card companies. I have friends pay 25.9% (I have been able to avoid this)

**Name: Caryn Miller**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tina Neal**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bridget Allen**
**City:** West Chester
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly Barnett**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beverly McKenzie**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara McIntosh**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carolyn L. griffin**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paula G. Bonfert**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marcia Bimmel**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
Give us a reason to trust credit card companies again! Please stop marketing to college students. It would be awesome to have my credit score for free!

**Name: Peg Hayin**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: C. Maxine Manahan**
**City:** Milford
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tamara Hines**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Need information on interest rates w/ credit card. Also feel allowing citizens to obtain credit score for free would be helpful.

**Name: Mamie Neal**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Late fee rules are unfair.

**Name: Sharon Barclay**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Stop behaving like telemarketers and sending credit card applications via mail daily.

**Name: Alice Long**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dora George**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Daley**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Haley Lovett Kelly**
**City:** Blue Ash
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rita Kinne**
**City:** Felicity
**County:** Clermont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janet Jester**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mara Lamb**
**City:** Dayton

**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Yvonne Kelcy**
**City:** Mason
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: J Vanneck**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Valencia Walker**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sarah Faulkner**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christine Driggs**
**City:** Harrison
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathryn Zielinski**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice L. Clay**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ann Ventus**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I have been a victim of deceptive credit card practice! This needs to stop! Why is our government allowing honest citizens to be stolen from by unfair practices?

**Name: Patricia Muse**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alice Anne Long**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shirley Eyster**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Evans**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Unfair interest rate because of credit history

**Name: Carla Stilwell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary A. Gehring**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bobbi France**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathryn Sheffield**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Mahoney**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eva L. Clark**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Low the credit card change

**Name: Linda Woods**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Morris D. McCollum**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Josephine Wentz**
**City:** Cleveland

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shirley Ann Walton**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: A.B. Green**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeraldine Campbell**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Willy Johnson**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ealrene Lathan**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eula Garrett**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dorothy Bowser**
**City:** Cleveland

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carolyn Trammell**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eloise Moore**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ethel Pink**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Annie Banks**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Yvette L. Ceasor**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Willie Mae Kelley**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rosie Weatherspoon**
**City:** Cleveland

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lucille Binion**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Willie M. Brown**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Delores Williams**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Howard**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Fredier Allen**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
We do need better laws especially for interest rates.

**Name: Mark Margolies**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
Make sure that we get our statement at least 3 weeks before it is due. To allow time to mail in the payment.

**Name: Sonia Kalaj**
**State:** Ohio
**Comments:**
We need a change !!

**Name: Keith Bledsoe**
**County:** Lucas
**State:** Ohio
**Comments:**
I support Docket No. R-1314

**Name: ROBERT SCHWARZ**
**City:** SEVEN HILLS
**County:** Cuyahoga
**State:** Ohio
**Comments:**
My community has a high percentage of senior citizens that are often targets of unfair credit practices.

**Name: Lynn Jacobs**
**State:** Ohio
**Comments:**
These changes are long overdue.

**Name: Meta Garnes**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I feel all financial institutions are traps when it come to interest rates and late fees. They reel you in then once they have you they trap you by increasing the interest rates and charging rediculous late fees that never end. I feel there needs to be some changes to regulate unfair credit practices.

**Name: Meta Garnes**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I feel all financial institutions are traps when it come to interest rates and late fees. They reel you in then once they have you they trap you by increasing the interest rates and charging rediculous late fees that never end. I feel there needs to be some changes to regulate unfair credit practices.

**Name: Michele Croshan**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lynnette Starner**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Campbell**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I have noticed that I recieve the statement and I have a limited time to make payment. I then get stuck with an unfair late payment.

**Name: Brian Furniss**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Furniss**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ben Holderman**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leslie Bostic**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
Implementation of thsee new rules is needed and is the right thing to do to assure fairness and sensitivity to all of our citizens.

**Name: Tim Morely**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Greg Frankel**
**City:** Mason
**County:** Warren
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Bethany Melroy**
**State:** Ohio
**Comments:**
I agree with the above proposals. I also feel consumers need better awareness of credit card policies. They need to be explained in plain English!

**Name: Jim Click**
**City:** Ashland
**County:** Ashland
**State:** Ohio
**Comments:**
The time between when a credit card statement is received and when payment is due keeps shrinking - making it difficult, if not impossible, to make payments on time. The "Billing Date" is false - the statement is not received within a believable timeline, i.e. it's unlikely that the post office intentionally delays delivery of statements so either the credit card company "ages" bills before mailing, or the Billing Date is intentionally misstated allowing inadequate time to pay. Example: I am a senior on social security and live in a rural area: I must drive several miles to the nearest post office. I have had an "AT&T Universal Card" MasterCard for over 25 years - good service for many years, but so-called "grace period" has shrunk to non-existent. My neighbor brought me my mail in early March (during a blizzard when I couldn't get out) and I was shocked to see that my Universal Card payment was due in only 5 days....including weekend. I was snowed-in at the time, but have never had a late payment in my life, so I called the plowing service and had my drive cleared, drove to the post office and mailed my check for payment-in-full. When the next statement arrived, I was dumbfounded to find that my payment had not been credited until 1:00 AM of the morning after payment was due at 5:00 PM.....a Late Fee of nearly $50.00 was imposed. I immediately sent my check for payment in full of the new balance, including Late Fee, but enclosed a letter outlining my opinion. I received no reply, but on the next month's statement was a fee of nearly $7.00 for finance charges on the Late Fee!!!!!! Such practices are not accidental: they are intentional abuse of every loophole the credit card companies' lawyers can find. I'm sure the reduction in grace period has been carefully explained.....in the fine price of one of those brochures they send, that no one has the time or eyesight to read. Time to protect honest consumers from such crooked practices.

**Name: william zimmerman**
**City:** sandusky
**County:** Erie
**State:** Ohio
**Comments:**
I will give an example. Bank of America bill received on June 25 and due July 9. There are two Sundays and a 4th of July Holiday in between. That give me a total of 8 days to pay the bill and of course you have to allow for at least 3 days to mail the bill. That gives me 5 days to pay the bill or write a check .

**Name: Donald Miller**
**City:** Bridgeport
**County:** Belmont
**State:** Ohio
**Comments:**
consumers are being preyed upon by these banks that utilize these practices. These practices are legalized robbery and need to be stopped.

**Name: Gary Engelhardt**
**City:** Wooster
**County:** Wayne
**State:** Ohio
**Comments:**
I have worked in the field social work in community and public settings for the last 36 years. I have seen people struggling with debt problems and the stress that has on couples and families. I support your work for new federal rules against current practices of credit card companies. I also applaud your work against the pay day loan sharks. These practices are adding to the problems that people of poverty are already facing.

**Name: A Hocevar**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It's about time the comsumers get a fair shake. Credit card companies can make any change they want as long as they give you notice in the mail in print so small you can barely read it.

**Name: Todd Leissa**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Orchard Bank 29.49% with no reason, more than a cash advance. The interest was low untill the balance was near the maximum limit then raised to this level.

**Name: Marie Peterson**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
A very busy working mother told me recently that she was amazed at the increase in the interest rate of a credit card. Later, she discovered the notice of the increase had been included in a mailing, but busy person that she is, she had not taken time to read the fine print.

**Name: Ronald Bunosky**
**City:** Parma Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
We need to enact laws that will control the actions of the lending industry. They need to be regulated in order to protect comsumers.

**Name: Eric Cardholder**
**County:** Lake
**State:** Ohio
**Comments:**
Credit card companies should concern themselves with only the money borrowed on their cards. They don't have any business raising rates for late payments on other cards, or a utility bill. A uniform system of rules is needed. Such as the first late payment (if payed within X time), no penalty. The second a 25% increase in rates. The third is up to them.

**Name: Julius Krizan**
**County:** Van Wert
**State:** Ohio
**Comments:**
Please protect the consumer.

**Name: Sue McConnell**
**City:** N. Royalton
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I wholeheartedly support this effort to enact the changes noted above. The agressive marketing tactics of the credit card industry need to be addressed as well as attempts to create billing practics that are more consumer-friendly.

**Name: Rob Wininger**
**County:** Wood
**State:** Ohio
**Comments:**
I am pleased that you are clamping down on the credit card companies and their unfair practices. The agreement that I have with a credit card company is a one way street. If I need a change, too bad. If they need to change this legal contract, they do exactly as they want to with little notice to me. Nor do they give me any consideration as to their flip flop policies. It's all about their bottom line, which I might add is doing very fine, at my expense. I hope your legislation includes a refund of over charges. This has been going on for too long.

**Name: Lynnette Finklea**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
If you don’t pay attention to the details, you might end up digging yourself into a hole. Last year I took out a cash advance to pay off some other bills. The rate was at 0% for 1 year as long as I made my payments on time. Well at first I thought "No, problem" I always pay my bills on line and they are always on TIME. I imagined that by the end of the year, I would have paid this bill down substantially and avoid paying interest on most if not all of the advance. Unfortunately, what I didn't realize is that credit card companies can change the bill due date on a monthly basis. So having a system of paying the bills on the same day of the month, each and every month is no guarantee that you will get your payment in on time. Unfortunately, the due date was changed and my online payment reached the credit card company two days late, it cost me a late fee and interest in excess of $200.00.

**Name: James Viviani**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
The current state of affairs with credit cards is incomprehensibly unfair to consumers. Why should they be able to raise my interest rate with no warning and charge me more for purchases I already made under the previously agreed-upon rate? It borders on predatory behavior, and it has to stop! Please do something about this before the state of Americans' finances get worse.

**Name: Russ Stone**
**County:** Lorain
**State:** Ohio
**Comments:**
I find it humorous that banks issuing promotional rates for new credit cards or promotional rates for additional credit on existing cards offer unrealisticly low rates such as 0%, 1%, 2% and so on, which are valid through the promotional rate period, usually only six to twelve months. Then the rate changes to the "regular" rate, which is defined in the microscopic print as prime plus "X" number of percentage points. That number is then defined as currently being like 25% or some equally outrageous amount. If the consumer is unable to read the contract terms he or she can easily be sucked into using a card at the promotional rate only to be blindsided when that rate jumps to 25%.

**Name: Debra Werner**
**City:** Hubbard
**County:** Trumbull
**State:** Ohio
**Comments:**
Please continue to protect the consumers who are forced to use credit. The rights of credit card companies to change policy "at whim" and notify (maybe) with fine-print legalese needs to be monitored. Many times the notices are too confusing with details that tend to cloud the items most important to the consumer. I was recently charged a finance charge when I made the payment that was equal to the balance shown on the statement. When I phoned the company they said the charges were because of items purchased since the statement was generated. That meant I was being charged interest on items for which I had not even received a statement. That had not happened before, but I was told (by someone I could barely understand) that was the way finance charges were calculated. I don't think it had been like that in the past, because I usually pay the balance shown on the statement, and am not charged a finance charge BEFORE I even receive the statement with new purchases. Another practice, that should concern those agencies trying to protect the consumer, and very troubling to me, that could really "snowball" in a negative way, is the right of a company to change your rate, etc. because of a late payment on an account of a DIFFERENT company. Being penalized by EVERYONE because of a mistake with one issuer of credit seems grossly unfair. Please continue to inform the public in "understandable" language about proposed changes and what we as consumers can do to protect ourselves.

**Name: Victoria Gatien**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I support the proposed changes to protect consumers from unfair credit card practices

**Name: Alan Sponseller**
**City:** Broadview Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I think a flat $39 charge for a $10 minimum payment that is late by a day is ridiculous, as is what is now becoming a standard $3 per transaction fee at ATMs. They don't pay interest to speak of on deposits and they save money with the ATMs vs live tellers, and yet they want more? Both of these should be calculated on a percentage of the amount at issue and then capped. Late charges could be as high as 10% of the minimum amount more than 3 business days late, so that a $300 minimum payment would be $30, and then cap it at $25 per late fee. ATM charges should be 1% of the amount withdrawn and capped at $3. With computer technology, this would be simple to automate. People complain about the greedy oil companies, but they have nothing on the banking industry. What the industry is doing is driving more and more people to avoid them altogether. I am in the process of paying off all credit card debt and then doing everything on a cash basis from now on. My credit union charges 50 cents per ATM transaction - a fee I can live with. The industry needs major reform. As much as I hate big government, if they can't do it themselves because the market demands it, then government has to step in.

**Name: Elizabeth Hanning**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I had a company raise waht I owe by double because of the over the limit fee because it went over my a dollar because of a fee that they charged every month. Then they sent the payment 3 times what it was and I was unable to pay them.

**Name: william batross**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I agree! Credit card companies do need to be held accountable for their actions!

**Name: Mark Barton**
**City:** Mesa
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I have excellent credit and am rsponsible with my money. Recently I was charged a "late" fee because my online payment was made at 3:02pm. Even though I paid ON the due date, I paid two minutes after the company's arbitrary time limit. I'm tired of the sneaky and complex games credit card companies play in order to take more and more money from their customers.

**Name: Beverly Hoskinson**
**City:** Laurelville
**County:** Pickaway
**State:** Ohio
**Comments:**
I support the changes as identified. Too often are hardworking people taken advantage of. Hopefully this will help prevent some of these from occuring.

**Name: Pam Sharp**
**City:** Greenville
**County:** Darke
**State:** Ohio
**Comments:**
I am a hairdresser and because I work on commission, the layoffs and lack of work have greatly effected my income. The credit cards that I had were not to afford me living a lavish lifestyle but just to help me survive. I have always paid my bills and even took on two part-time jobs but still found myself a week or two behind on credit card bills which made my interest go up across the board. Not only would I immediately start getting phone calls at home and at work, some of which bordered on harassment, but then I was assessed late fees and in some cases, over the limit fees. I finally contacted a debt management company because I knew I could never pay off the amounts accumulating on my credit cards. The debt management company I chose, and I'm not sure I chose the right one, (this needs to be addressed also) has helped but because they took so long in getting proposals sent, I now owe more than when I started. But I do feel as if I have more control and my interest rates have been lowered. I do find it interesting that when I signed with the debt management company, the credit card companies wanted to know why I didn't use their debt management resources. I was never informed of any such resources even when I tried to work something out on my own with the credit card companies. My story isn't unique. My husband and myself are like thousands of others that are trying to make our way in this messed-up economic situation. We have worked hard for everything that we have and feel fortunate for what we do have. I just get angry when we do work so hard and see so little for our efforts. I know the credit card industry wants to make money and that is their right but they're hurting so many people that are good, honest, and hard-working.

**Name: Stacy Clapper**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support the changes proposed to address unfair credit card practices.

**Name: Carolyn Ames**
**State:** Ohio
**Comments:**
Finally! I was duped by a creditor who had due dates that changed every month! My '0'% credit card is at 29.97% now! That is ridiculous. I am a young working woman and tried to consolidate debt, not create more! and it is not fair. I support this legislation fully.

**Name: Mike Hagerty**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Fabiano**
**City:** Worthington
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Fabiano**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anne Shaffer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeffrey Schaffner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Erin Schabdue**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matt Keefer**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: E Williams**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I had 3 credit cards from Capital One, all below $500.00 with exception of 1 which was $1,000.00. Each card went into default and for the $500.00 card I have a judgment for $1,000.00; the $400.00 card, a judgment for $1,000.00; the $1,000 card, creditor seeking $3,000 and the 4th card under $500 and the creditor is seeking $1,000.00. All over limit balances consist of late charges and interest, only. I would like to see a "cap" placed on the credit card industry that when a card is in default, the creditor cannot inflate the default balance with over limit charges, late fees and interest.

**Name: Rebecca Leddington**
**City:** Greenville
**County:** Darke
**State:** Ohio
**Comments:**
I think it is unfair to add a bunch of charges and to take advantage of people who pay a few days late due to unexpected circumstances such as the death of a parent you are responsible for, or taking care of a seriously ill member of the family, with so much to be taken care of, especially if it is one who always pays their bills, and you are doing it all by yourself. The charges they have make it impossible to catch up even when you are trying so hard. I disagree strongly with this. Thank You.

**Name: Deborah Haswell**
**City:** Nashport
**County:** Muskingum
**State:** Ohio
**Comments:**
Need to stop all the credit card mailing to anyone.

**Name: Susan Halley**
**City:** Greenville
**County:** Darke
**State:** Ohio
**Comments:**
My family and myself have experienced many of these scams by credit card companies. We would be thrilled to have these regulations.

**Name: Nick Benson**
**County:** Franklin
**State:** Ohio
**Comments:**
Consumer protection should be at the heart of regulations geared towards the credit card industry. Deceptive practices that seek to 'bait and switch' consumers are unacceptable and these new rules would go a long way towards ensuring fairness for credit card users. While credit card companies have a rightful place in providing a needed service to consumers, their business model must not be based on setting up consumers to fail.

**Name: Robert Peroni**
**City:** Marblehead
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Bayer**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Harper**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Hoffer**
**City:** Perry
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James McDonald**
**City:** Painesville
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lois Debiase**
**City:** Perry
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alan Doyle**
**City:** Perry
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Fitzgerald**
**City:** Madison
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Poulson**
**City:** Madison
**County:** Lake
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kurt West**
**City:** Perry
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melanee Simpson**
**City:** Painesville
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barabra Fieth**
**City:** Perry
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judith Deakins**
**City:** Madison
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul Hofer**
**City:** Perry
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joshua Stowell**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dustin Koenig**
**City:** Toledo
**County:** Lucas
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Heather Brod**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Schmitt**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathryn Ellis**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dave Clay**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Ryan**
**City:** Wooster
**County:** Wayne
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathleen Taylor**
**City:** Wooster
**County:** Wayne
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Corina Klies**
**City:** Shreve
**County:** Wayne
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matt Hite**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Love**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anna Syrlin**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marianne Potter**
**City:** Galena
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Greg Bertoni**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nick Oboe**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Scott Suchyta**
**City:** Dayton
**County:** Montgomery
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eric Suchyta**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Suzanne Raczko**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I agree that the credit card companies are robbing people with the fees, etc...

**Name: SHAWNA GOINES**
**City:** WEST CARROLLTON
**County:** Montgomery
**State:** Ohio
**Comments:**
I FIND THIS TO BE A SUPERB OPPORTUNITY FOR OHIOANS TO STAND UNITED AGAINST THIS SORT OF THING. OF COURSE, WE KNOW THAT IT IS NOT ONLY THE CREDIT CARD COMPANIES AMASSING UNTOLD PROFITS ON THE BACKS OF HARD-WORKING, MONEY-STRAPPED AMERICANS. IT IS TIME WE STEP UP TO LET THEM KNOW, ONCE AND FOR ALL, THIS ISN'T FAIR AND WE ARE NOT GOING TO STAND IDLY BY AND CONTINUE TO BE TAKEN ADVANTAGE OF BASED ON THE PREMISE THAT WE WERE EXTENDED A LINE OF CREDIT. IN SOME CASES, THIS IS HOW WE ARE EVEN ABLE TO MAKE ENDS MEET EACH MONTH IN THIS TROUBLING ECONOMY. I AM GRATEFUL TO OUR TREASURER FOR EXTENDING THE INVITATION TO ALLOW OUR VOICES TO BE HEARD. I AM CERTAINLY HOPEFUL THAT WE WILL SEE A CHANGE IN POLICY AND I WILL BE SWELLED WITH PRIDE KNOWING THAT I WAS ABLE TO HELP MAKE THIS COME TO FRUITION IN MY OWN LITTLE WAY.

**Name: Elisabeth Krugh**
**State:** Ohio
**Comments:**
I would have to agree with all of the proposed items listed by your ofice in this article. Another point of concern to me is the issuance of credit cards to people with bad credit ratings - why? It impacts everyone else because we have to absorb the financial impact of others not paying for their charges. Also, the issuance of credit cards to college students is done without regard to their financial capability to pay. My daughter was bombarded with offers for credit cards while she was in school. The credit card companies have fostered a charge it, but I can't pay it world.

**Name: Kathleen Vasquez**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Strongly support new federal rules. Especially increased APR to outstanding balances.

Companies doing that are breaking the agreement that consumers entered into with them. My husband has had same account since.

**Name: Sue Royer**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Phyllis Grubb**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Fuller**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Howard**
**City:** Leipsk
**County:** Putnam
**State:** Ohio
**Comments:**
Please reform the credit cards.

**Name: Christine Christman**
**City:** Leipsk
**County:** Putnam
**State:** Ohio
**Comments:**
Please stop the prey on college students and on campus sign up stations.

**Name: Cheryl Hohenbrink**
**City:** Leipsk
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cammie Flores**
**City:** Leipsk
**County:** Putnam
**State:** Ohio

**Comments:**
I support reforming unfair credit card practices 100%! Thank you.

**Name: Natasha Baker**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deb Flores**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Stop the maddness!!

**Name: Robert Gutierrez**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Teresa Smith**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Wiggins**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lynda Lisk**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Strong supporter of these changes, great need for consumers.

**Name: Janet Monarch**
**City:** Toledo
**County:** Lucas
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anna Kowalik**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christine Schiehlen**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Albert Chapman**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gloria Chapman**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eugene Kobylak**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Unfair allocation of payments to balance with different rates- unfair fees- increase rates.

**Name: Robert Blair**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Interest rates must be regulated and the unauthorized credit reports asked for causes the lowering of my credit rating.

**Name: Brenda Caldwell**
**City:** Millbury

**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Lawrence**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Kidd**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Coons**
**City:** Richwood
**County:** Union
**State:** Ohio
**Comments:**
Needs to be re-structured please look at all options.

**Name: Diane Butler**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gabrielle Seay**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marianne Davis**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Topoleski**
**City:** Sylvania

**County:** Lucas
**State:** Ohio
**Comments:**
This is an extremely important mission- please pass these new rules!

**Name: Mark Austin**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Kaiser**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Sachs**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beverly Malicki**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Roberta Howard**
**City:** Leipsk
**County:** Putnam
**State:** Ohio
**Comments:**
Please reform credit cards.

**Name: Rodney Farnsworth**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Myers**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Falke**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Reasonable rates, control of any changes, reasonable time to respond, clarity of details are all needed w/ credit cards.

**Name: Carol Falke**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Limit interest rates. Limit amount of credit. Reasonable size print. Mandatory clear, simply worded. relatively large print, obvious conditions up front. THANK YOU!!

**Name: Sharon Arquette**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Educate high school seniors on credit cards before they graduate.

**Name: Cletus Schindler**
**City:** Liberty Center
**County:** Henry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lucinda Hite**
**City:** Liberty Center
**County:** Henry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Erin Thompson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sam Burnett**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
a real need for our seniors.

**Name: Norman Wernet**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Phil Caron**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
Less flooding of market w/ credit cards. Better education on cost.

**Name: Mike Beazley**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deacon Dzierzawski**
**City:** Sanlon
**State:** Ohio
**Comments:**
As a village councilman, this issue is of grave concern to my constituents and their ability to take care of the needs of their families.

**Name: Adam Tram**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Seeing as I'm going to be using credit cards eventually as I turn into an adult, I thought It'd be best to know what I'm getting into before I make a very important decision and not be in trouble by hidden fees and by malpractice.

**Name: Pete Gerken**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Give consumers a straight deal

**Name: Ben Konop**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Thanks Rich!

**Name: Tina Skeldon-Wozniak**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
our consumers need relief!!

**Name: Wade Kapszukiewicz**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deboarh Conklin**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
The sooner the better!

**Name: Virginia Huebner**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Thank you for this opportunity

**Name: Roy Huebner**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Thanks for caring

**Name: M.D. Bohls**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tiffany Foreman**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Becky Diemer**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sarah Sprouger**
**City:** Pandora
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janet Lenhart**
**City:** Leipsk
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laurie Lenhart**
**City:** Leipsic
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Touah Goldfarb**
**City:** Gainesville, FL
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Loni Porinchok**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Porinchok**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kris Baldridge**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mike Hilty**
**City:** Columbus Grove
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Vermule**
**City:** Ft. Jennings
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Caryn Tilly**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deborah Lofguist**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bill Jeffery**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
Yes, regulate credit cards. How about entering usuary laws?

**Name: Judy Leininger**
**City:** Archbold
**County:** Fulton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laura Leininger**
**City:** Fayette
**County:** Fulton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cathy Callahan**
**City:** Maumee
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nora Sue Helle**
**City:** Paulding
**County:** Paulding
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: T Mulgrew**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Oman**
**City:** Vanlue
**County:** Hancock
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dennis Oman**
**City:** Vanlue
**County:** Hancock
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: DJ Kern-Blystone**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rachel Smith**
**City:** Grand Rapids
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Doug Born**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Doug Born**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul Tecpanecatl**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Guenther**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gayle Flaczynski**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Arnold Rehard**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bridget Arquette**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wedny Holub**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nanette David**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Batton**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
1. Limit ceiling on interest rates; fair to bank and to citizen. 2. Limit mailings to recruit customers- too much at present. 3. Make payment dates stable- no changes or short notice. 4. Honest advertising, penalty to card issuers who are not.

**Name: Marcia Fleitz**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
The under privleged and under-educated need our help! Now let's start limiting enticing TV commercials.

**Name: Nicole Khuong**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thinh Khuong**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judith LePla**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Kuntur**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Spitler**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Spitler**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Spitler**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
Please email me future info.

**Name: Ann Hampton Bey**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
Join helping people!

**Name: June Engelhardt**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Letitia Whitmore**
**City:** Northwood
**County:** Logan
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Mann**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Thanks for your work on this issue!

**Name: Gretchen DeBacker**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
This is a much needed program

**Name: Steven Spitler**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Candy Valentine**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: April Regtor**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jane Nawrocki**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please help protect new H.S. graduates and senior citizens

**Name: Joseph Nawrocki**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Saliman Akel**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Bobula**
**City:** Brook Park
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Carruthers**
**City:** Berea
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Todd Phillips**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
call me anytime for any protest, walk or pickett!! I feel strongly about the issue. 216-673-5839. I have no respect for the majority of Republicans.

**Name: Namita Waghray**
**City:** Westlake
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Havhik**
**City:** Seven Hills
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Interest rates shouldn't be able to exceed a certain percent.

**Name: William Nickerson**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chuck Sporcic**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anne Variano-Macko**
**City:** South Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: C. Richard Henderson**
**City:** East Lake
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mike Finlet**
**City:** Shaker Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Colin Clegg**
**City:** Bedford

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Lapkit**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: George Granville**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joseph Janey**
**City:** Wickliffe
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Aquil Zayid**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Benjamin McMichael**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Keith Gogol**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brandon Burdette**
**City:** Ashland

**County:** Ashland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janes Trivisonno**
**City:** Mayfield
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Adam Cygan**
**City:** Mayfield
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kenneth Ward**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Hensley**
**City:** Lorain
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Ulatowski**
**City:** Parma
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Geraldine Taylor**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is very unfair

**Name: Nicholas Kania**
**City:** Brook Park

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Hlabse**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dan Schaefer**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea Miller**
**City:** Maple Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Peter DiBiasa**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Mercado**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cathy Bieterman**
**City:** Painesville
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Ramos**
**City:** Cleveland

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ben Gholstin Jr.**
**City:** Shaker Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles Rittwage**
**City:** Fairview Park
**County:** Cuyahoga
**State:** Ohio
**Comments:**
If the people involved w/ "the credit scam" stop sending me junk mail; how much would we save?

**Name: Kirsten Benne**
**City:** N. Royalton
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Evan Medina**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joanne Hernandez**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mike Menendez**
**City:** Beachwood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Samuel Benavides**
**City:** Cleveland

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jose A. Medina**
**City:** North Royalton
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I firmly support.

**Name: Shawn Medina**
**City:** N. Royalton
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Maria Valle-Solomon**
**City:** E. Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Milagros Hodge**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charla Martin-Sturdivant**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
Please help bring about change.

**Name: Robert Sturgil**
**City:** Broadview Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela Mordin**
**City:** Bedford
**County:** Cuyahoga
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Mercado**
**City:** Avon
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jule F. Martinez**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ilene Jarrell**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matthew Wade**
**City:** Seven Hills
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gabriel Montnel**
**City:** Olmstead Falls
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Reed**
**City:** Madison
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brad Vandeverde**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Daniel Martinez**
**City:** N. Rigeville
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Murphy**
**City:** Wooster
**County:** Wayne
**State:** Ohio
**Comments:**
Please support these proposed rules to protect consumer's rights.

**Name: Linda S. Bales**
**City:** Grafton
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Juliann McCulley**
**City:** Mogadore
**County:** Portage
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert P. Barnett**
**City:** East Liverpool
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lifang Lin-Fadel**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
-Unfair finance charge combonation even though the account balance was paid in full it still affected the new purchase amount for several months -Unfair APR rate after the introduction rate

**Name: Natalie Banks**
**City:** Cleveland

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kellie Lester**
**City:** Bolivar
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie A. Lynch**
**City:** Mineral City
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela S. Rich**
**City:** Independence
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Scott M. Suab**
**City:** Clinton
**County:** Summit
**State:** Ohio
**Comments:**
Go get em Richard!

**Name: Linda L. Eells**
**City:** Lisbon
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeff Knoblauch**
**City:** Hudson
**County:** Summit
**State:** Ohio
**Comments:**
The unfair practices are putting people further into debt. This reform will help.

**Name: Carolyn Funk**
**City:** Youngstown

**County:** Mahoning
**State:** Ohio
**Comments:**
Rates should apply also to retail stores issuing credit cards- such as Loews, Home Depot, etc.; particularly the unfair distribution of payments among balances.

**Name: Carol Jones**
**City:** Leavillsburg
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Long**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melinda B. Toth**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Recently divorced &ex-spouse's credit ruined my credit when he failed to make payment on HIS mortgage BEFORE the divorce was finalized. Also, due to divorce, I have more to pay (children's private school & university tuition) & credit card companies not willing to extend credit & rather increased rate on promotional rates. Even though I do have money put away for "rainy day"- credit companies do not care!

**Name: Carol Zeman**
**City:** Boston Heights
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Riedel**
**City:** Hudson
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Philip Sorentino**
**City:** Powell
**County:** Delaware
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sam Wilson**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrew Sampsel**
**City:** North Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronnie Brown**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vincent Paskin**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I am all for this.

**Name: Debra Dorio**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandra Buckner**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: G. A. Gammer**
**City:** Westerville
**County:** Franklin
**State:** Ohio

**Comments:**
There should also be a minimum type size required.

**Name: Kris Ledford**
**City:** Green
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sam Lamaneusa**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lucinda L. Mann**
**City:** Rittman
**County:** Medina
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judi Noble**
**City:** Carrollton
**County:** Carroll
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Anatra**
**City:** Crestline
**County:** Crawford
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Johnson**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Verbridge**
**City:** Copley
**County:** Summit
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dennis Woods**
**City:** Bay Village
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gary Lowe**
**City:** Coshocton
**County:** Coshocton
**State:** Ohio
**Comments:**
The current practices can hurt credit rating by being a day late.

**Name: Ronald D. Pitcovich**
**City:** Lordstown
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John J. Leskovyansky Jr.**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alexander Zumbar**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
This type of protection is long overdue.

**Name: Julie Smith**
**City:** Butler
**County:** Richland
**State:** Ohio
**Comments:**
Payment allocations made to lower balances 1st is a major problem. This never allows a person to "get ahead". Also, the time constraints for making payments has recently seemed to be shortening. Individuals should be given a fair amount of time to make monthly payments.

**Name: Linda Simko**
**City:** Barberton

**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Chiappini**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly Boggs**
**City:** Bergholz
**County:** Jerfferson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Molly M. Riffle**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Baranek**
**City:** Stow
**County:** Summit
**State:** Ohio
**Comments:**
I feel that these changes are necessary to insure the ability for consumers to afford the payments of their unpaid balances, and help consumers pay these short term debts off.

**Name: Sara Lippus**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rachel Kuehn**
**City:** Madison
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Theresa DeCaria**
**City:** Weirton, WV
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Stone**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Foradori**
**City:** West Salem
**County:** Wayne
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sondra Clevenger**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deanna Levenger**
**City:** Uniontown
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mark Paprocki**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Martino Aho**
**City:** Monroe Falls
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tim Pickana**
**City:** Piedmont
**County:** Harrison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deboarh Kerr**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Especially with the young college-aged people. My son got a card and he abused it. Why did he get a card to begin with? No job!!

**Name: John Homlitas**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Pero**
**City:** E. Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Paris**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeffery Hostetler**
**City:** Ravenna
**County:** Portage
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane McAfee**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christopher Adams**
**City:** Mogadore
**County:** Portage
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Daivd P. Bailey**
**City:** Cuyahoga Falls
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carole A. Kuczynski**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Creditors have more than done their part in the mountain of debt Americans are carrying. I am in favor of these rules to control this negative influence on debt.

**Name: Deborah Messick**
**City:** Bristolville
**County:** Trumbull
**State:** Ohio
**Comments:**
The interest rate credit card companies charge should be tied and computer in relation to prime rate.

**Name: Linda M. Sknec**
**City:** Poland Village
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Schrader**
**City:** Uniontown
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John H. Drew Jr.**
**City:** Aurora
**County:** Portage
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tiffany Chetock**
**City:** Lisbon
**County:** Columbiana
**State:** Ohio
**Comments:**
I feel the rules they are imposing now takes advantage of people's financial stability in a time of a poor economic standing, which is when they seek credit card help. Cerdit card companies make their advertisments tempting for people who are financially strapped & stressed.

**Name: Kevin Lillie**
**City:** Ashtabula
**County:** Ashtabula
**State:** Ohio
**Comments:**
I recently had a situation where I opened a bill thinking I had about a week before it was due, but upon opening it found that it was already late. The company had changed the due date (shortened) because we paid our bill in full.

**Name: Jim Leggett**
**City:** Orville
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tracy Reimbold**
**City:** Streetsboro
**County:** Portage
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dan Romano III**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please address an unfair solicitation to young adults who are unaware, undecided and not knowledgable of credit and credit card use/abuse.

**Name: William D. Logan**
**City:** Avon
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: June F. Mitchell**
**City:** Avon
**County:** Lorain
**State:** Ohio
**Comments:**
I feel that credit card companies need to act responsibly to their constituents. Credit cards charges are out of control- thank you for going forward with implementing these new laws.

**Name: Jo Ellen Reikowski**
**City:** Middlebranch
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David E. Johnson**
**City:** New Philadelphia
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gary N. Ginter**
**City:** Haviland
**County:** Paulding
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Schiracle**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Henry Stobbs**
**City:** Tiffin
**County:** Seneca
**State:** Ohio
**Comments:**
As a teacher, I am concerned about the credit futures of my students, and support whole-heartedly non-partisan efforts to "clean up" the credit industry.

**Name: Luther E. Russert**
**City:** North Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Howard Akin**
**City:** Lorain
**County:** Lorain
**State:** Ohio
**Comments:**
The period between receipt of billing and due date is often not long enough to deliver check-US mail blamed-no solution.

**Name: Bonnie K. Davis**
**City:** East Palestine
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Harlan**
**City:** Doylestown
**County:** Wayne
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Moffat**
**City:** Uniontown
**County:** Stark
**State:** Ohio
**Comments:**
Credit card rules must be modified to provide a level playing field between provider and user. These guidelines move toward that direction.

**Name: Carol Cobbs**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jane Fisher**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Pence**
**City:** Minerva
**County:** Stark
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie Divelbiss**
**City:** Butter
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathleen O'Donnell**
**City:** Dennison
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tandi Fritz**
**City:** Bellevue
**County:** Seneca
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Dowdell**
**City:** Ashland
**County:** Ashland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Bryant**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
Fair practice! Cost of doing business is not being represented.

**Name: Kim Eick**
**City:** Keene
**County:** Coshocton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lori Morrison**
**City:** Caldwell
**County:** Noble
**State:** Ohio

**Comments:**
Why charge people higher interest rates when they are struggling to make payments now?

**Name: Peggy A. Norman**
**City:** Mentor
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra McCoy**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Bowens**
**City:** Vermilion
**County:** Ashland
**State:** Ohio
**Comments:**
Its about time someone decided to correct this injustice!

**Name: Susan Peters**
**City:** Uhrichsville
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Anne Felker**
**City:** Cuyahoga Falls
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charlene Mercure**
**City:** North Lima
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Smith**
**City:** Logan
**County:** Hocking
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia A. Lengyel**
**City:** Columbiana
**County:** Mahoning
**State:** Ohio
**Comments:**
Very much in favor of the rules!

**Name: Melinda A. Gullace**
**City:** Uniontown
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Franklin**
**City:** Marietta
**County:** Washington
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Homeister**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Fleece**
**City:** Kenton
**County:** Hardin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Katzenberger**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beth Krosse**
**City:** Oberlin
**County:** Lorain
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sal Talarico**
**City:** Parma
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It's time to make credit card companies provide clear & transparent terms on an apples to apples comparison to other cards. It's time for a change in curbing the greed.

**Name: Jennifer Conkle**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mexie J. Wilson**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
Balance increase should require acceptance by account owner. Interest rate increases should only apply to new purchases.

**Name: Sharon Creamer**
**City:** Rayland
**County:** Jefferson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherry Gullicksen**
**City:** Granville
**County:** Licking
**State:** Ohio
**Comments:**
Credit card companies should be willing to work w/ clients before their bills become late (layoffs-medical financial hardships etc.)

**Name: Paula Planey**
**City:** St. Clairesville
**County:** Belmont
**State:** Ohio
**Comments:**
It seems like they have unlimited ability to impose whatever they want at any time on tehir customers. There has to be some "fair" guidelines!!

**Name: Michaelene Yaremcho**
**City:** Yorville

**County:** Jefferson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dawn Ford-Cramer**
**City:** St. Clairesville
**County:** Belmont
**State:** Ohio
**Comments:**
I would appreciate the proposed changes as they benefit all equally.

**Name: Linda Logan**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kayla Murphy**
**City:** Bridgeport
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Brown**
**City:** Woodsfield
**County:** Monroe
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emily Dow**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Katherine de Avila**
**City:** Hudson
**County:** Summit
**State:** Ohio
**Comments:**
As a teacher,I see the misunderstanding and barage of legal/moral decisions that present themselves to students on their 18th birthdays! Credit cards are a large problem!

**Name: Yvonne Ackerman**
**City:** Flushing
**County:** Belmont
**State:** Ohio
**Comments:**
I experienced credit card rate increases from 6% to 30% beacuse of a late payment- the payment was late because I received the statement 3 days before it was due.

**Name: Molly Milam**
**City:** Cambridge
**County:** Guernsey
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeff Kracker**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jodi Howell**
**City:** Bridgeport
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ashley Mauger**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Clara Pagot**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
I agree with all the proposed changes-

**Name: Thomas Ghiloni**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Becky Carey**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrew Hostetler**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Katie Harper**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Give people 28 days to pay their bill.

**Name: John Boyd**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I agree-limit late changes, limit the interest rates charged, standard grace periods. Simple interest.

**Name: Marjorie Baumberger**
**City:** Beallsville
**County:** Monroe
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donna Anderson**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Johnson**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Bell**
**City:** Bridgeport
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shari Ferguson**
**City:** Medway
**County:** Clark
**State:** Ohio
**Comments:**
We cannot help, or expect consumers to become financially stable if the credit card companies are permitted to continue unfair and deceiving practices.

**Name: Beverly Riddle**
**City:** Mt. Pleasant
**County:** Jefferson
**State:** Ohio
**Comments:**
Should not be able to cash checks made out to someone else.

**Name: Liz Gramlich**
**City:** Beallsville
**County:** Monroe
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joy Blair**
**City:** Clarington
**County:** Monroe
**State:** Ohio
**Comments:**
I have a major Visa- they ran a promotion w/ 0% interest for 6 months. Now when I pay my bill it pays this lower interest charges and the higher ones just keep getting larger. I don't think its fair even if they applied half to each would be better.

**Name: Mary Cullin**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I found out about this at Teachers Academy. It's a great idea!

**Name: Jodi Kuzma**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio

**Comments:**
Credit Card fees need to be reasonable and fair so everyone can afford them

**Name: Shelly Simon**
**City:** North Baltimore
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cyndi Renn**
**City:** Plain City
**County:** Madison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dorothy Meade**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra S. Brown**
**City:** Cambridge
**County:** Guernsey
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shirley Grimm**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Burt Fiser**
**City:** New Bremen
**County:** Auglaize
**State:** Ohio
**Comments:**
A necessary change!

**Name: Trinity Roberts**
**City:** Dayton
**County:** Montgomery
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ann Block**
**City:** Woodsfield
**County:** Monroe
**State:** Ohio
**Comments:**
I am a big credit card user and support the stop of unfair and deceptive practices that many credit card companies are guilty of.

**Name: Candice Definbaugh**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
Something needs to change!!!

**Name: Peggy Babb**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joanne Fitzgerald**
**City:** Flushing
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Craig Griesdorn**
**City:** New Bremen
**County:** Auglaize
**State:** Ohio
**Comments:**
A necessary change to protect consumers!

**Name: Beverly Anderson**
**City:** Powhata Point
**State:** Ohio
**Comments:**
Good Job.

**Name: Carey Speer**
**City:** Perrysburg
**County:** Wood
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rachael Smith**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joann Danehart**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joann Danehart**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Krauskopi**
**City:** Richmond
**County:** Jefferson
**State:** Ohio
**Comments:**
There is so much debt in Ohio and support is needed to stop what is happening

**Name: Michelle Runyon**
**City:** Barnesville
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Losey**
**City:** Steubenville
**County:** Jefferson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Drayer**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support these new federal rules.

**Name: Rita McCaslin**
**City:** Woodsfield
**County:** Monroe
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Moore**
**City:** New Concord
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Bell**
**State:** Ohio
**Comments:**
Go & Get them!

**Name: Wendy S. Pagot**
**City:** Bridgeport
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Williams**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jodi Howell**
**City:** Bridgeport
**County:** Belmont
**State:** Ohio
**Comments:**
I have seen how credit cards prey on freinds and customers of mine- I work at a financial institution. I would love to see these practices changed.

**Name: Nancy Haynes**
**City:** Shadyside
**County:** Belmont
**State:** Ohio
**Comments:**
Interest rates should not increase based solely on unsecured debt- isn't that what credit cards are!?

**Name: Melinda Hartley**
**City:** Urbana
**County:** Champaign
**State:** Ohio
**Comments:**
credit card companies need to be up front and honest and stop taking advantage of consumers.

**Name: Connie Bertucci**
**City:** Steubenville
**County:** Jefferson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paula Schritz**
**City:** Coldwater
**County:** Mercer
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shelly Barnes**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christa Truchan**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
Credit cards target teenagers, people who are desperate and the poor- not okay!

**Name: Greg Casper**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Upson**
**City:** Tiltonsville
**County:** Jefferson
**State:** Ohio
**Comments:**
Please stop the mail 5-6 day paper and trash

**Name: James Callan**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christina E. Koller**
**City:** Martins Ferry
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kevin Holcomb**
**City:** Medina
**County:** Medina
**State:** Ohio
**Comments:**
Unfair fees.

**Name: Karen Deliman**
**City:** Barnesville
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Wyss**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Shipe**
**City:** Quaker City
**County:** Guernsey
**State:** Ohio
**Comments:**
Would like to see changes which prohibit credit card companies from increasing interest rates to good customers who always make payments on time.

**Name: Constance S. Quarles**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sylvia Bowen**
**City:** Beallsville
**County:** Monroe
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pam Rice**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
I don't appreciate automatic increases in my credit limits. I also don't want pre-approved offers.

**Name: Pat Fuller**
**City:** Ravenna
**County:** Portage
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dannis White**
**City:** Groveport
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Fatina Evans**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Murphy**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Hollie Hinton**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My auto loan bank lengthened the period of time between my monthly payments due date. They

did so without notifying me--at least not in any clear, plain language that ever drew my attention. By doing so, I would pay less often and therefore still need to pay beyond the original time frame,

**Name: Debora Hendershot**
**City:** Woodsfield
**County:** Monroe
**State:** Ohio
**Comments:**
I'm happy that someone is standing up to the credit card co's that are unfair!

**Name: Paula Norman**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Rushnok**
**City:** Garrensville
**State:** Ohio
**Comments:**
It's not fair to change the rules, after you have contracted with them--UNFAIR

**Name: Amy E. Dorsey**
**City:** Steubenville
**County:** Jefferson
**State:** Ohio
**Comments:**
It's unfair to change the rules! UNFAIR

**Name: Barbara Losey**
**City:** Steubenville
**County:** Jefferson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jenny Hall**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
Something does need to be done! I am glad of this movement to make a change!

**Name: Faye Williamson**
**City:** Washington Court House
**County:** Fayette
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lori Hellenthal**
**City:** Washington Court House
**County:** Fayette
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darlene Zipf**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Hemmings**
**City:** Wheelersburg
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Deuber**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Get rid of payday lending!

**Name: Katrina Keith**
**City:** Ironton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Roger Blackburn**
**City:** Washington Court House
**County:** Fayette
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: R.B. McIlwain**
**City:** Pourtsmouth & Waverly
**County:** Scioto
**State:** Ohio

**Comments:**
Excessive high interest rates.

**Name: Sandra Ashat**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carmen Burnheimer**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patti Bates**
**City:** Williamsburg
**County:** Clermont
**State:** Ohio
**Comments:**
Private loan interest rates finance companies need to be very closely regulated.

**Name: Brad Bapst**
**City:** Beaver
**County:** Pike
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Mapes**
**City:** Piketon
**County:** Pike
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bert Thomas**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Ferguson**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Burnheimer**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debbie Fought**
**City:** Coolville
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Bowman-Moore**
**City:** Gallipolis
**County:** Gallia
**State:** Ohio
**Comments:**
I was 10 days late on a payment (I didn't receive the mailed invoice). In two years I was never late or delinquent. They wanted to up the interest from 0% to 55%.

**Name: Amy Corbin**
**City:** Gallipolis
**County:** Gallia
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Bouley**
**City:** Piketon
**County:** Pike
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beverly Cooper**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Rauch**
**City:** Little Hocking
**County:** Washington
**State:** Ohio
**Comments:**
I could share war stories from my experience in mortgage lending. Between cards and cars, no room for the mortgage; need to educate the kids in school.

**Name: Kiven Smithberger**
**City:** Woodsfield
**County:** Monroe
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Klein**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
Interst in addressing inequities in credit access.

**Name: Michael Davis**
**City:** Moraine
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dann Romie**
**City:** Upper Arlington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jack Zipf**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary White**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melissa Smithberger**
**City:** Woodsfield
**County:** Monroe
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paulletta Gwinnup**
**City:** Waverly
**County:** Pike
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eileen Quintero**
**City:** Ann Arbor
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen White**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beth Ann Rose**
**City:** Woodsfield
**County:** Monroe
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Steele**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**

**Name: Karyn Leitzell**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
The credit card industry desperately needs fair and firm regulation. I support the regulations to increase disclosure to consumers including the cost of credit.

**Name: Mike Roessler**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ginger Boetcher**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patsy McDonald**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
It is appalling how credit card companies are permitted to practice usury among the American people, in particular the por, young/college students, and the elderly.

**Name: Tanya Sturtz**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tina Guthrie**
**City:** Philo
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steven Wimer**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
They don't give us enough time to make payments!

**Name: Betsy Gray**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lance Lynch**
**City:** Nashport
**County:** Muskingum
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gina Stotts**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jayne Sparks**
**City:** Nashport
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Betty Bailey**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
Called my credit card company and successfully managed to get interest rate lowered from 9.9% to 3.5% in 5 minutes over the phone.

**Name: Amy Gullifer**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Margaret Thompson**
**City:** Montgomery
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gary Ragsdale**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carolyn Dimond**
**City:** Dublin

**County:** Franklin
**State:** Ohio
**Comments:**
Protect people from this practice.

**Name: Shyla Vara**
**City:** Canal Winchester
**County:** Franklin
**State:** Ohio
**Comments:**
Everytime I make a payment on my credit card I get hit with all these interest fees.

**Name: Ceola Garrett**
**State:** Ohio
**Comments:**
Worthy effort, especially during these economic challenges we face.

**Name: Angie Black**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Margaret McCoy**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ashlee Black**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Theresa Bush**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeffrey Combs**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Frann Lowery**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Monica Coleman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Stop the credit card industries you should be ableto use your card wherever you like. Without being able to raise interest. Stop them now.

**Name: Aretha Colvin**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vall Greer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
More power to you!

**Name: Mary Funk**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Danny Colonna**
**City:** Brook Park
**County:** Cuyahoga
**State:** Ohio
**Comments:**
As a member of Brook Park City Council we have passed legislation supporting this action.

**Name: Neisha Jackson**
**City:** Cleveland

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kyle Lester**
**City:** South Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James P. Boyle**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Much needed and long overdue

**Name: Lauren Forbes**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I totally agree with this initiative being a credit card user. I would like more information on this issue.

**Name: Scott Rose**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephen Wertheim**
**City:** University Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly McGowan**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mike Foley**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ana C. Gonzale**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Anything to help the masses.

**Name: Sara Jackson**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I totally support this effort.

**Name: Brian Day**
**City:** Parma
**County:** Cuyahoga
**State:** Ohio
**Comments:**
As a member of Parma city council we support these rules and have passed legislation in support of them.

**Name: Kenneth Kohlrieser**
**City:** Spencerville
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Walt McFarland**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert R. Smith**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
My sister's credit rating was ruined because of excessive fees.Because insurance rates are now based on credit scores, this is double jeopardy.

**Name: Lisa Nwara**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Edwin E. Smith**
**City:** Napoleon
**County:** Henry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tequila Hudgins**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pat Anderson**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alan Robinson**
**City:** Cuyahoga Falls
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Uhl**
**City:** Millersburg
**County:** Holmes
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Stockman**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Hill**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Damon D. Rapp**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carl E. Farren**
**City:** Chardon
**County:** Geauga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darchelle Williams**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Daniel Woodburn**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Yes I support this bill.

**Name: Randall Au**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Theodore Uber**
**City:** Maple Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cathy Farmer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rob Gillette**
**City:** Maple Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Roseana York**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dorland Davis**
**City:** Wellington
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ralph Daniels**
**City:** Ashland
**County:** Ashland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Theresa Harris**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
We need these things to stop-we are failing ourselves.

**Name: Deborah Hunter**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anthony Wierzba**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Bradstock**
**City:** Wellington
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charlene Combs**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gary Hanlon**
**City:** Toronto
**County:** Jefferson
**State:** Ohio
**Comments:**
They are making times even harder on people.

**Name: Willand A. Whitmore**
**City:** The Plains
**County:** Athens
**State:** Ohio
**Comments:**
Ohio passed a law against "pay day loan" companies. The credit card fees are more out of control than "pay day loan" fees.

**Name: Randal Girdler**
**City:** Lebanon
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James R. Jakibawski**
**City:** Toledo
**County:** Lucas
**State:** Ohio

**Comments:**
It's about time! Thank you!

**Name: Vernon Oliver**
**City:** Goshen
**County:** Clermont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jerry Kornowski**
**City:** Shardon
**County:** Geauga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronald Baum**
**City:** Ashland
**County:** Ashland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Gorby**
**City:** East Palestine
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kenneth A. Vickers**
**City:** Uhrichsville
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Howard Courtney**
**City:** Rockford
**County:** Mercer
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeffery A. Ross**
**City:** Glouster
**County:** Athens
**State:** Ohio

**Comments:**
I totally support this. I sent in a payment and it was more than a week from the date i put it in the post office box before they posted it on my credit card account.

**Name: Joseph Taylor**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lester H. Conner**
**City:** Millbury
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas King**
**City:** West Liberty
**County:** Logan
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Roy Snyder**
**City:** Whitehall
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Alsip**
**City:** Middletown
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Szabo**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Cunningham**
**City:** Clinton

**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Duwane St. Johns**
**City:** Northwood
**County:** Logan
**State:** Ohio
**Comments:**
With so many mailings it is a trap if you don't read the fine print. Printing of penalties should be in bold print.

**Name: Charles Cunningham**
**City:** clinton
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donald E. Bowerman**
**City:** Minister
**County:** Auglaize
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Rushkin, Sr.**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ray Mathews**
**City:** Tiffin
**County:** Seneca
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Kempton**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Beck**
**City:** Martins Ferry
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jim Winner**
**City:** Minster
**County:** Auglaize
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kenneth Rouse**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dale Paddock**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: George H. Caster**
**City:** Copley
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brandy Wenger**
**City:** N. Phila
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Orrin Berg**
**City:** Westchester
**State:** Ohio
**Comments:**
I agree wholeheartedly.

**Name: Richard Kolb**
**City:** Bridgeport

**County:** Belmont
**State:** Ohio
**Comments:**
I had problems when I was injured and could not pay on time.

**Name: James Robinson**
**City:** Middletown
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Russ Smith**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert W. Giles**
**State:** Ohio
**Comments:**
I think in a lot of cases we are over charged.

**Name: Phillip Tice**
**City:** Parkersburg, WV
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
Especially Capital One.

**Name: Mark Bakle**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donna Tice**
**City:** Parkersburg, WV
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William A. Rucker Jr.**
**City:** Zainesville
**County:** Muskingum
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dale Meier**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kenneth Starlin Sr.**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I fully support this.

**Name: Irvin Ross**
**City:** Hamilton
**County:** Franklin
**State:** Ohio
**Comments:**
The bill sometimes arrives in the mail two weeks after the closing date which leaves little time to mail the payment in time to avoid a penalty.

**Name: David Favorite**
**City:** Piqua
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Wisosizczak**
**City:** Barberton
**County:** Summit
**State:** Ohio
**Comments:**
Changes are long overdue. Fairness is not a dirty word, also like profit.

**Name: Steve E. Edinger**
**City:** Logan
**County:** Hocking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donald A. Marsh**
**City:** Hillsboro

**County:** Highland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Eagan**
**City:** Greenfield
**County:** Fairfield
**State:** Ohio
**Comments:**
Stop the charges!

**Name: Junior L. Conaway**
**City:** Peebles
**County:** Adams
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tim Ledford**
**City:** Midland
**County:** Clinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Harry West**
**City:** McConnelsville
**County:** Morgan
**State:** Ohio
**Comments:**
Yes, we certainly support fair allocations.

**Name: Paul Ledford**
**City:** Midland
**County:** Clinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Stine**
**City:** Cadiz
**County:** Harrison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ron Stine**
**City:** Cadiz

**County:** Harrison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mark Cable**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I tried to pay off lower balance but card services said since I was on time on payment there would not be lower to pay off. This is wrong.

**Name: Russell A. Porter**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Earl Moody**
**City:** Englewood
**County:** Montgomery
**State:** Ohio
**Comments:**
Due to the practices of the card companies in general, I no longer use credit cards of any kind.

**Name: Thomas Smith**
**City:** Wellington
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: R. Sean Brooks**
**City:** Trimble
**County:** Athens
**State:** Ohio
**Comments:**
I truly support these measures and so move they be made low.

**Name: Gerald L. Taylor**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Hornsby**
**City:** Norwalk
**County:** Huron
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles Courson**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: T.P. Saunders**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard E. Jones**
**City:** Laurelville
**County:** Hocking
**State:** Ohio
**Comments:**
I believe in the new rules taht are proposed. I have been affected by several of the things mentioned and it will help me as well as most of the family and friends and community I live in. Please pass these rules to make it fair for consumers! Thanks!

**Name: Richard Joy**
**City:** Lisbon
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: LaVerne Sadowski**
**City:** Strongsville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lyman L. Chidsey**
**City:** Medina
**County:** Medina
**State:** Ohio
**Comments:**
If anyone in your family uses credit unwisely, you have nothing to say about it legally.

**Name: Maureen Pasket**
**City:** Strongsville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles Gray**
**City:** Lambertville, MI
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Meinecke**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul R. Spiers**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James R. Albright Jr.**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: George W. Griffith**
**City:** Cambridge
**County:** Guernsey
**State:** Ohio
**Comments:**
I once had 2 credit cards, I agree, I was in trouble, i got help with. I paid debt. Now paying off with a lot lower rate. Thanks & Good Luck.

**Name: James Donaldson**
**City:** Wellington
**County:** Lorain
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Hileman**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles Cox**
**City:** New Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Richardson**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard E. Powell**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Russell Petersen**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert L. Lagrow**
**City:** Fremont
**County:** Sandusky
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jerry Winner**
**City:** Minster
**County:** Auglaize
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas H. Nieset**
**City:** Fremont
**County:** Sandusky
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronald Wade**
**City:** Willoughby
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Phillip J. Richert**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: D.A. Pearle**
**City:** Ashland
**County:** Ashland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ken Vanstreader**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Doyle L. Thrasher Sr.**
**City:** Anderson, SC
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David R. Vance**
**City:** New Concord
**County:** Muskingum
**State:** Ohio

**Comments:**
I support very much.

**Name: Robert G. Coulson**
**City:** Port Clinton
**County:** Ottowa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Russell Eckley**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas E. Allie**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
Recently had a credit card raise my interest to 24% for no reason.

**Name: Carroll M. Pigman**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeffrey Potter**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William T. Craig**
**City:** Heath
**County:** Licking
**State:** Ohio
**Comments:**
Save the consumer.

**Name: Steve Wernke**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jack Fulton**
**City:** Newark
**County:** Newark
**State:** Ohio
**Comments:**
Save the consumer.

**Name: Sally Drake**
**City:** Granville
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wayne Carpenter**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Pasket**
**City:** Strongsville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jim Slagle**
**City:** Mentor
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charlotte Myles**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Musser**
**City:** Marion
**County:** Marion
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Phyllis Eshman-Thomas**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Goheen**
**City:** Cardington
**County:** Morrow
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dennis Marquis**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dan Russell**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**

**Name: Mark Albright**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Angelo**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: T. Sanders-Brittman**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Kourne**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul Hager**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tera Storkdale**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Clide**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Stockdale**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gene Goins**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leroy Daniels**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Dickerson**
**City:** Wooster
**County:** Wayne
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Colleen Christensen**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emily Kue**
**City:** Yellow Springs
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laura Overbeck**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elicia Keller**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Walter Sadowski**
**City:** Strongsville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael J. Patti**
**City:** Wickliffe
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matt Bergantino**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Larry E. Carter**
**City:** Cadiz
**County:** Harrison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Erin Malcom**
**City:** Warren, RI
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Oras Messenger**
**City:** Lorena
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Aaron Mercer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: George Kostal**
**City:** Parma
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anicca Schmidt**
**City:** Orient
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William L. Cassley**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Lyon**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**

**Name: Jack Buehner**
**City:** Middletown
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Elerick**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Don Warfield**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Herbert K. Hyde**
**City:** Cadiz
**County:** Harrison
**State:** Ohio
**Comments:**
I am totally in support of these new rules as explained to us.

**Name: Jenn Bryant**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronald Brookover**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Brennick**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John W. Sullivan**
**City:** Lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cabrini Lawry**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Siniff**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Edwin E. Downing**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Kunkel**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas L. Naylor**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jammie Onesun**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Barns**
**City:** Granville
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alfred Kaufman**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Willis Mangold**
**City:** Leipsic
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard E. Downing**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jerry Spence**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donald Newman**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: J. Randy Sutton**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mike Conn**
**City:** Lebanon
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Bronner Sr.**
**City:** Maineville
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Raymond Gay**
**City:** Toronto
**County:** Jefferson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ron Holmes**
**City:** Toronto
**County:** Jefferson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John A. Lash**
**City:** Toronto
**County:** Jefferson
**State:** Ohio
**Comments:**
Yes I support the new rules.

**Name: Riccardo Jenkins**
**City:** Franklin, TN
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sylvia Brown**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marita Jenkins**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marcus Lumpkin**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Helbert Brown II**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janet Jenkins**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matthew Arnold**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jared Gallagos**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cristina Whitehead**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matt Allen**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristen Grason**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chris Hyatt**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Hatton**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Scott Dierens**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Travis LaLuzerue**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beth Klein**
**City:** Alloway
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bradley Taylor**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Acker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Daniel Lima**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Arthur Praten**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas E. Warsok**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nikki Boddeker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Terri O'Connor**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lynda Davis**
**City:** Middlebass
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eric Lyon**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mark Hart**
**City:** Groveport
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Larry Paynter**
**City:** Galena
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christopher Parella**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sarah Satterfield**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra Thum**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeffrey Friedlander**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jon Bernstein**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mark Stevenson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eric Katzmeyer**
**City:** New Albany
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrew J. Nelsa**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julian Cicone**
**City:** Dublin

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nicole Hamlin**
**City:** Pleasant Hill
**County:** Miami
**State:** Ohio
**Comments:**
I support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Catharine Reed**
**City:** Stout
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Merilee Duncan**
**City:** Wheelersburg
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julian Cicone**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherry Boling**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christy Davis**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Garret Stunts**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Crawford**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ariel Godwin**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Annie Price**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherry Howe**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl Staats**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Micah Mitchell**
**City:** Oberlin
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeanne Groves**
**City:** Otway

**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kara M. Kaminski**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Maria Hicks**
**City:** Circleville
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly Keeney**
**City:** Lucasville
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Adams**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jean Henthorn**
**City:** Sciotoville
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matthew Adams**
**City:** Circleville
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anne Konarski**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Burgess**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Erin Hendricks**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kay Boggs**
**City:** Lucasville
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrew Eggers**
**City:** Ostrander
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tammie Thacker**
**City:** Lucasville
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Connie J. Trein**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tammy Hazelbaker**
**City:** Otway

**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jean Battle**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melissa Brinrage**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Gallaway**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Megan Luna**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Megan Luna**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Luna**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cari Hicks**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Mundhenk**
**City:** Blue Creek
**County:** Adams
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jill T. Smith**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Brumfield**
**City:** Sciotoville
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Tirey**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tammy Moore**
**City:** Otway
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Nuss**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Theresa Wootten**
**City:** lorain, oh 44053

**County:** Lorain
**State:** Ohio
**Comments:**
unfair application of increased annual percentage rates to outstanding balances; This forces comsumers to long term payments and un paid balance that last for well over 10 years

**Name: Kay Gibbs Barlow**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Will Tripkett**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Louanne Piatt**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Saunders**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Blake Hughes**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathleen Ellery**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rachel Carey**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chaney Kuble**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ralph Cook**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rachel Speer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Heidi Reese**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alex O'Neil**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Gilkey**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Kearney**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joshua Kearney**
**City:** Atlanta, GA
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Hill**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimyana Knot**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Erin Schafer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Justin M. Newman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jerry Argel III**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Greg Hoctt**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nate Clark**
**City:** Grand Blanc
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Troy Such**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robyn Ranchel**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian A. Rowland**
**City:** Galloway
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Danielle Rowland**
**City:** Galloway
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Meghan Lawrence**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Trish Sauber**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles R. Farris**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lou S. Tednick**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ashley Latier**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jesse Devis**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Clapp**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Scott Reese**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Summer Morrow**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dylan Rash**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rudy Molina Jr.**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Dunfee**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason K. Thompson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Heather R. Youngsteadt**
**City:** Hillsborough, NC
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Fana Berfeur**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jessica Kear**
**City:** Westerville

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Meredith Reynolds**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joanna Anderson**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Langhans**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matt Abel**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Fenner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Jane Pairan**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Devon Deckant**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Wahler**
**City:** Blacklick
**County:** Franklin
**State:** Ohio
**Comments:**
I support these changes

**Name: Patricia martin-metzler**
**City:** westerville
**County:** Delaware
**State:** Ohio
**Comments:**
American Expressed advanced me money on a new business card to pay a personal one than cancelled the new business card after there was a problem with the payment. Also they sent cook books I never ordered even after they are returned. I owed nothing on my amex gold and they cancelled that acct because I disputed debts.

**Name: Pat Barnes**
**City:** Maumee
**County:** Lucas
**State:** Ohio
**Comments:**
It is the job of government to protect naive and unsuspecting consumers from the predatory actions of corporate entities, such as credit card companies. Please do your job!!!

**Name: Cindy Martin**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support this

**Name: Elizabeth Pandora**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tim Price**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amber Vicall**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Ford**
**City:** Tecumseh, MI
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bill Now**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ethan May**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephen Lieb**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Allison Hazelbaker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alyssa Buell**
**City:** Highland Park, CA
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Greg Beswick**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tory Glassburn**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra Stephens**
**City:** Oak Park, Illinois
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Denise Frank**
**City:** Alamosa, CO
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matthew Fuest**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kellie Marochino**
**City:** N. Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Redman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: JC Sherman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emma Sudd**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Adam Crate**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jode Parker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Lydon**
**City:** Portland, OR
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Erigace**
**City:** Alabama
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrew Kubalak**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Keith Damron**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**

**Name: Debi Hull**
**City:** piqua
**County:** Miami
**State:** Ohio
**Comments:**
The interest rates must be minimized. Predatory companie should be fined so heavily that they have no choice but to go out of business.

**Name: Karen Stone**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Nezovich**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Jennings**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Catherine Wagoner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Brom**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jacqueline Beam**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Hillary Spears**
**City:** Grandview Heights
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea Patterson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Aaron Brown**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chris Hayhurst**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Johnston**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Riley**
**City:** Chicago, IL
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lizabeth A. Carano**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan McSkimin**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leslie Clute**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Edna Parker**
**City:** Magnetic Springs
**County:** Union
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emily Anderson**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Miller**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vicki Shumulinsky**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Derekj Beverly**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tyler Butler**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rinnea Iyo**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Long**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Kleyman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rita McCulley**
**City:** Grandview Heights
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Gram**
**City:** Grandview Heights
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bria Carter**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronnie Smith**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sarah Burris**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Franzisca Christian**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bruce Miller**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Adrienne DeAngelis**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Magen Mantle**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Gearhart**
**City:** Beverly

**County:** Washington
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shannon Foust**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rihanna Wright**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Caroline Mulan**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vince Falcone**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lian Dryer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beverly Finnerty**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Edward Goer**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janie Ward**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cathy Tiffany**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kate Bolton**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea Wade**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Mayor**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Shelbourne**
**City:** Reedsville
**County:** Meigs
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Logan Meyer**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sarah Kabealo**
**City:** Rockbridge
**County:** Hocking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Young**
**City:** Philadelphia, PA
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tara Jordan**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Morehead**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Myra Phillips**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Brookins**
**City:** Circleville
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rob Mutchler**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nick Bolton**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Caroline Antosz**
**City:** Mount Airy, Maryland
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Wade**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra Willaman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John McRainey**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stanley Bobrof**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Koss**
**City:** Monroe

**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kiethanel Tiano**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Randy Thomas**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Arcos**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Brookins**
**City:** Circleville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jonathon Dotson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonny Moore**
**City:** Chicago, IL
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kevin Clark**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amanda Clark**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ibel Barnley**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Heather Tatusko**
**City:** Canal Winchester
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Keilah Stevens**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Colin Diles**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Peter Townsend**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sean Oliver**
**City:** Upper Arlington
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Geoffrey Davies**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robin Burfield**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linita Santus**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sally Miller**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Bailey**
**City:** New Albany
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Fern Zins**
**City:** Cincinatti
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Lowe**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ashley Prophater**
**City:** Circleville
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emily Larson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Riddle**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paula Whitman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jacqueline Gutter**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rod Zapolski**
**City:** Michigan
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deanne Zapolski**
**City:** Auburn, MI
**County:** Outside Ohio
**State:** Outside Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Griswald**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Shane**
**City:** Upper Arlington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul Ziller**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cappelletti Anderson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Moody**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Dans**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jenn Logan**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristin Pobmik**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen White**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alexandra Marlowe**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jessica Strauss**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amber Prosceno**
**City:** Wilmington, DE
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Torvik**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andy Pierson**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Entler**
**City:** Yellow Springs
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joel Gieff**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wendy Kennedy**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Liz Miller**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emily Phillips**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rayshay Layman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bethany Sanders**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Began**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janet Schilk**
**City:** Marysville
**County:** Union
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Larry Mullins**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jamie Blakely**
**City:** Denver, CO
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amanda Kowalski**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Clayton Eagle II**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Brendsen**
**City:** Chicago, IL
**County:** Outside Ohio
**State:** Outside Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Phil Scherer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Campbell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea McNamara**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Miguel McNamah**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ben Toppins**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nathan Stephan**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Kaufmann**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: D.W. Kaufmann**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Luzmila Males**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mona McKinniss**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rachel Perrotta**
**City:** Chicago, IL
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kate Lally**
**City:** Baltimore, MD
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James D. Jones**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wenonah Flesher**
**City:** Pickerington
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beth Jones**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alissa Brunelli**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tony Jacobs**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dominique Antommarchi**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Adair**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim Thurston**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carl Schultz**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly Wholehan**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elaine C. Madwar**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Dunn**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Craig Akullik**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nicole Blaire**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Danielle Blackburn**
**City:** Pataskala
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Adam Palmore**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Neff**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Becky Henkel**
**City:** Studio City, CA
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melissa Sauls**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gail Whittington**
**City:** New Madison
**County:** Darke
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Studzinski**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Clifford Padmore**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Herwig**
**City:** Westlake
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debbie Babics**
**City:** New Marshfield

**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steven Knapp**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Omar Sey**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darlene J. Garvin**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Connie Galvin**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anna Wuerth**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Keiffer Erdmann**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: J.B. Collier III**
**City:** Hilliard
**County:** Franklin
**State:** Ohio

**Comments:**

**Name: Migdalia McClendon**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
My identity has been stolen twice due to credit offers that were sent to other addresses with my information. The credit cards that I currently have are difficult to pay off due to deceptive interest rates.

**Name: Linda Jakes**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Long**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Warrent Taylor**
**City:** Albany
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nicole Imbrogno**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shanna Harrel**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Jones**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: gar parries**
**State:** Ohio
**Comments:**
Please add this to proposed changes. *Unfair practice of increasing interest rate if a negative report appears on your credit report from another company, when you have a perfect record with the credit card company.

**Name: Robert Jones**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Scott Fuller**
**City:** Shaker Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Zirna Kam**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chris Combs**
**City:** Uniontown
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marsha Bolliwgon**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Parker**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cody Miller**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Martineau**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rita Ash**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alysia Maxwell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Summer Hawkins**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: George Reed**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Sheppard**
**City:** New Albany

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Summer Crumley**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chandra Grace**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julia L. Lodi**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alex Malin**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Test**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Todd A. Walters**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sergio A. Owens**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronda Anderson**
**City:** Mount Gilead
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alison Sankey**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherri sutton**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Hilary Mulligan**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Osyio Ariba**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Williams**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Storm**
**City:** Cleveland

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patrick Bass**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristina Villella**
**City:** Mt. Gilead
**County:** Morrow
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Roberts**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Esther Krupp**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ken Lisku**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Carpenter**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jessica Clay**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lauralee Antle**
**City:** Sanford, Florida
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Rine**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**

**Name: Wayne Lantz**
**City:** Sanford, Florida
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Goff**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Gear**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Giorti**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl Folk**
**City:** Marion
**County:** Marion
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dave folk**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alvaro Gamalero**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea McClehanz**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristina Laslo**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Vaigl**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anita Doran**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Martin**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sarah Schroyer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Blaire Gerdes**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Art Moghle??**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Lorkin**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anne Marie Mcalamee??**
**City:** Jacksonville, Florida
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christina Shurman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Utley**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeane O'Keefe**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Casey Velker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sally Murphy**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Murphy**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Terri Willliams**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Smith**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Samantha Veide**
**City:** Minneapolis, MN
**County:** Outside Ohio
**State:** Outside Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Magno**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steven Algrolt**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrew Kirtland**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Hypes**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Hypes**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea Johnston**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tony Cantelino**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alyson Terrell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beth Clayton**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Gerdes**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laramie Aldridge**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christie Hite**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Turner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jonathon Broster**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Burgess**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Billy Collins**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tim Criner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bob Douglas**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diper Smith**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Phoebe Halliwell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristian Miller**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rhoda Fitchett**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Shuster**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Scott Frentsos**
**City:** Fayetteville, Arkansas
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Helyn Dell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Aaron McEldowney**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly Sliger**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dex Kauser**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruben Preaado**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Curry**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Katherine Sims**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Chelsea Cobe**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Scott Paul**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: AJ Blankenship**
**City:** Circleville
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Garbodian**
**City:** Pickerington
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea Williams**
**City:** Orient
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Dodds**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Careleigh Dodds**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Clint Meadows**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea Cappel**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jacquelyn Meadows**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Timothy Williamson**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Evan Guilfoyle**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dustin Meadows**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie Lawrence**
**City:** McConnelsville
**County:** Morgan
**State:** Ohio
**Comments:**
my credit cards ruined my credit i got way in debt because of the high interest on them then i tried to use a company to consolidate them and they ripped me off too so there not getting paid but im getting harrassed by the companys i owe

**Name: Angela Huffman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul Manson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joseph Coleman**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Climson**
**City:** Pleasantville

**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carrie Levicki**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Britt Kline**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Kubovich**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**

**Name: Renee Riley**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tanya Tate**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Riley**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Blount**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tony Jacobs**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Graham**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Taylor Fleese**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nathan Swinehart**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patrick Leahy**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Terry Gibson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Richardson**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Derek Wells**
**City:** Huntington, WV
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jessica wagoner**
**City:** Huntington, WV
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matt Preston**
**City:** Huntington, WV
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Slaunwhite**
**City:** Batavia, FL
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mark Murphy**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Frederick kuehn**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Holley**
**City:** Malvern

**County:** Carroll
**State:** Ohio
**Comments:**
Please end unfair and deceptive acts of practices by the credit card companies that are gouging customers left and right. It's like they are the Sopranos on TV and they want more and more. They ride on the wave of other's problems. Please help us customers. I'm not in bad credit shape or anything of that sort, however, I have been burned by credit card companies. Thank you for your good work and dedication to the citizens of the United States of America.

**Name: Kathryn Conway**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I don't think they should be allowed to charge late fees they are already earning interest plus more interest if the payment is late.

**Name: arkendia wiilliams**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
all credit card companies should make all the rules about the credit card clear before the card is issued. i was issued a credit one visa card with a limit of $200 and now because of the $69 late fees my balance owing is almost triple the limit of the card.

**Name: Lesa Beckley**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
I resent that credit card companies are the hardest on those who cannot afford all the extra interest and fees. The are also shortening the time between the time you get the bill and when it is due. It used to be 30 days some are 14 to 21 now.

**Name: Kathleen Burgess**
**City:** Ken
**County:** Portage
**State:** Ohio
**Comments:**
Do the right thing and protect the consummer. Thank you!

**Name: Lisa Anderson**
**City:** crown city
**County:** Lawrence
**State:** Ohio
**Comments:**
Orchard Bank under the umbrella of HSBC has NO grace period. They also do not disclose there is an annual "fee" for the credit card. If you close the account that is a negative on your credit profile so you are stuck...period

**Name: Marjorie Spall**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
Raising rate for not good reason. Allowing a Co. to charge my card beyond my credit limit.

**Name: Stephanie Miller**
**State:** Ohio
**Comments:**
I am in full support of changes in the way credit card companies do business.

**Name: Claudia Brothers**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support the proposals by the Federal Reserve Board, OTS, and NCUA to protect consumers from the unfair and deceptive acts and practices with respect to consumer credit card accounts and overdraft services for deposit accounts. Credit card companies and banks have been taking advantage of consumers for too long. I urge the group to consider making the US post mark on a payment the date of payment because there is no other way to determine if credit card companies are crediting accounts properly on the date received.

**Name: Cindy Sills**
**City:** Eaton
**County:** Preble
**State:** Ohio
**Comments:**
I do not have any current problems with my credit card company, however, that may be because I pay the bill in full each month & pay before the due date. I did try to lower my interest rate several years ago as I had considered leaving a balance on our account for a few months & was told that they could not lower it. Given the fact that we carry a high credit score I never understood why they wouldn't lower the rate. I do have a college aged daughter that the credit card companies are quite predatory with. Not only are they deceptive in their offers, but I believe they have been cheating her (I call it stealing) since she opened her cards. I will support any regulations that will stop the predatory, dishonest, deceptive, corporate greed practices of credit card companies. It is incomprehensable to me that we do not already have strict regulations protecting American citizens from these companies.

**Name: Robert Welker**
**City:** Ashtabula
**County:** Ashtabula
**State:** Ohio
**Comments:**
I received an ofer to get a credit card and that I was preapproved. When I called I indeed was approved and eventually received a card. The problem was that I was given a limit of $300.00, I later recieved a statement and due to unexpected fees I only had a $60.00 balance. I had expected to rebuild my credit, but if i had paid the minimun payment it would have taken me several months before I could use the card for myself. I feel that they should have told me about having to pay all those fees upfront. I would not have wasted my time getting the card. I did not pay the fees and they closed the account, to my delight.

**Name: Dana Tirabassi**
**County:** Trumbull
**State:** Ohio
**Comments:**
I agree something needs to be done about unfair credit card practices and also the fine print in all billing practices even public utilities like phone, gas(home heating),cable service.

**Name: Joyce Davidson**
**County:** Mahoning
**State:** Ohio
**Comments:**
On one occasion I paid my credit card bill on line through my bank. It was paid two weeks before the due date, but not recorded until after the due date. My bank said it was paid. The credit card increased my interest rate....Totally unfair and unjust.

**Name: Kenneth Rice**
**City:** Richmond Heights Ohio
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Unfair credit card practices is not a way of life for many American. Often times it becomes a trap for consumers, who truly needs the relief of low interest rates that increases as the balance of the credit line increases. How fair is it to the consumer who's only relief is to file a chapter 7 or 13. Leaving one without any means of obtain credit to just keep things a float.

**Name: Richard Wander**
**City:** Pataskala
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bill Stringfellow**
**City:** Foresly, KS
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Katherine Schuld**
**City:** Hartford, MI
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
More entrapment is not what America needs!

**Name: Janet Melvin**
**City:** Lawrence, MI

**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I'm very much for these changes. I also believe that excessive APR's should be outlawed- 30% because one or two payments are late is more like loansharking, particularly if you have an excellent payment history with that company. Also, one of my pet peeves is that the company takes so long to post payments. I've had late fees because the company didn't post immediately, even though they may have recieved it sooner-- 10-12 days after mailed to an area that should only take 2-3 days at most to recieve. The law should require companies to go by date payment is recieved.

**Name: randi mclaughlin**
**City:** newark
**County:** Licking
**State:** Ohio
**Comments:**
I do not like how you apply for a charge card to get "free flights" and they keep upping the points to get a free fight!!! etc...

**Name: Penny Knight**
**City:** South Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I would like to see an end to unfair credit card practices. Even though I use my credit card very little, if I do take 2-3 months to pay off a balance, the interest charged is way too much. I have also paid off a balance only to find a charge later for the days before I paid it off. What kind of a practice is that?

**Name: Mark Hodges**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
stop such exploitive charges!

**Name: carolyn hall**
**City:** canal winchester
**County:** Franklin
**State:** Ohio
**Comments:**
I have several credit cards that i am trying to payoff, however the credit card companies make it difficult to do so. One card called Union Plus Credit Card. If you don't get your payment there on time they will charge you extra fees. there was one occasion I could not get my payment mailed so that it would get there on time. I went on line on the day it was due and they would not accept the payment,I had to pay $10.00 and plus it was still late on the due day.I have other stories, this is just a sample. carolyn

**Name: Teresa Clegg**
**City:** Troy

**County:** Miami
**State:** Ohio
**Comments:**
Please Help!

**Name: Scott Clegg**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
Please help!

**Name: Evelyn Shilling**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
Please help!

**Name: Sarah Key**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cody Shope**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kenny Sandlin**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I am tired of having a changing interest rate.

**Name: Jamie Jenkins**
**City:** Tipp City
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joanna Robinson Meriwether**
**City:** Dayton

**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Timeco Royal**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Also, college universities are using unfair credit practices- they disclose information that could hurt student financial aid.

**Name: Jim H. Lawrence**
**City:** Trotwood
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Anne Mader**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
Finally! Something must be done ASAP.

**Name: Naomi Shanesy**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
Amen!

**Name: Terra Sandlin**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
Tired of changin % w/out notification as well as increasing card limit.

**Name: Elizabeth M Reed**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
They have been protected long enough...it is time to protect the consumers for a change.

**Name: Carla Stilwell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support the changes to unfair credit practices; docket R-1314.

**Name: Susan Peirce**
**County:** Summit
**State:** Ohio
**Comments:**
Deceptive, unfair and intentionally unclear language in credit marketing and practices is rampant. Now is the time for both the consumers of credit and the creditors to take responsibility for poor credit practices. It is not uncommon for a consumer to make a poor credit choice because of the current marketing practices. It is time that both sides of the credit transaction become accountable.

**Name: Dru LaMay**
**State:** Ohio
**Comments:**
I am very much in favor of passing rules to end "gotcha capitalism" and give Ohioans a level playing field for their personal finances. Thank you

**Name: Nina Bristel**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
Please stop these excessive charges and unfair balance computations

**Name: Jazerie Williams**
**City:** Miamisburg
**County:** Montgomery
**State:** Ohio
**Comments:**
I believe this is a great idea and will be very beneficial at a time like this.

**Name: Barbara Wead**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
We need even further action in federal government re-instating the interest credit to our taxes

**Name: Peggy Six**
**State:** Ohio
**Comments:**
Will you please email me a copy of the sample resolution mailed to the county commissioners, so I can copy it to their letterhead for their signatures. Thanks

**Name: Jeffery Akers**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support these recommendations as being practical and fair.

**Name: Lydia Callison**
**City:** Piqua
**County:** Miami
**State:** Ohio
**Comments:**
The people being hurt the most are the ones already in financial difficulty.

**Name: Janet Schuler**
**City:** Wapakoneta
**County:** Auglaize
**State:** Ohio
**Comments:**
Stop predatory lending!

**Name: Carolyn Dick**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I am 65 years old and had a great deal of credit card debt due to cards that I didn't know my husband had until he died. I tried very hard to get the companies to reduce the interest rates but because I closed the accounts they refused. I had to get a home equity loan to pay off 3 major credit cards because they refused to work with me even with paying their charges each month on time. It's those of us - the elderly and the young that get hit the hardest. It is time to stop raping us. They make billions evEry year from these outragous charges. It's time to work with people of Ohio and say NO MORE!

**Name: Amy Medkeff**
**City:** Cuyahoga Falls
**County:** Summit
**State:** Ohio
**Comments:**
After going through ridiculous hoops in order to restore my credit, I was exposed to just how bad credit card companies actually are. Their practices are downright criminal. I could go on and on...

**Name: Rebecca Litowitz**
**City:** Boardman
**County:** Mahoning
**State:** Ohio
**Comments:**
I feel that credit card companies are running a muck and that hard working families trying to make

ends meet are falling victim to their unfair fees and penalties. I also have a daughter who will be a freshman in college this year and am fearful of her receiving all these credit card offers.

**Name: Thomas Wheaton**
**City:** Carrollton
**County:** Carroll
**State:** Ohio
**Comments:**
I agree with these infair credit practices. The credit card companies limit their risk by reviewing credit applications from the client before they allow partcipation. Penalizing clients with unfair practices gives the company an opportunity to make even more money from constituants that are already in financial trouble. TAW

**Name: Jetta Fete**
**City:** Wadsworth
**County:** Medina
**State:** Ohio
**Comments:**
The following bother me about usery practices of credit card companies: -When my daughter started college, 18 y/o and no job, she was solicited by 25 credit card companies to open pre-approved accounts ranging from 19% to 27% interest! -Why do we allow 25-30% usery fees? These high rates were once against the law...I'm for free markets, but I think the operative word is FAIR free markets. As an individual, my impact is minimal; however, I need my government to collectively represent ME/WE, not the corporation, in FAIR practices. It is plain that corporate bottom lines have been the moving force in the credit market, not FAIR practices. Since the market cannot be trusted to practice ethical standards,ie. subprime, we as the people - our government - has an obligation to protect the interests of all, not just the corporate entity.

**Name: Susan Bour**
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I am wholeheartedly in favor of these reforms. When the practices mentioned above are employed by credit companies, consumers, especially the younger ones, are then trying to overcome the results. They try to manage the higher than originally agreed to interest rates or fees--which could lead to borrowing against future paychecks from those "cash advance-preditors", which will perpetuate it's own set of problems for young consumers. Before you know it, they are driving their credit scores into the ground and there's no end in sight. They become victims of what the credit world is allowed to do to manipulate the field for their own benefit. Please support the proposed changes so that those who stand to lose the most can be spared-they are our future.

**Name: Lisa Burns**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: DOMINIQUE CAMPBELL**
**City:** CINCINNATI

**County:** Hamilton
**State:** Ohio
**Comments:**
Stop unfair CC practices

**Name: Cynthia Winner**
**County:** Athens
**State:** Ohio
**Comments:**
Please stop robbing us now!

**Name: TERRI MAZUR**
**County:** Greene
**State:** Ohio
**Comments:**
I completely support the proposed changes to Unfair Credit card Practices! Especially the unfair time constraints when making payments and raising interest rates on oustanding balances - when the customer is NOT delinquent! Please enact these changes! Thank you!!

**Name: Dan Ashburn**
**City:** Niles, Ohio
**County:** Trumbull
**State:** Ohio
**Comments:**
Its time to fix the problem. I support passing new rules.

**Name: Sandra Godsey**
**State:** Ohio
**Comments:**
I feel credit card companies are unfair in applying extreme interest rates when an account has never been late, has never gone over limits and has been with that company for numerous years. It seems stupid to me that if the company feels you might default to raise their interest rates even higher - seems to me that sooner or later at that rate that they will.

**Name: Gladys McIntosh-Thomas**
**City:** Campbell
**County:** Mahoning
**State:** Ohio
**Comments:**
I was surprised to find that my husbands credit card interest went from 19% to 30% because it was late on two of his payments. That was with his Chase account. We definitely plan to close that account.

**Name: irene wood**
**City:** akron
**County:** Summit
**State:** Ohio
**Comments:**
I am tired of letting the credit card companies getting away with whatever they want to do.

**Name: SHIRLEY HARPHANT**
**City:** XENIA
**County:** Greene
**State:** Ohio
**Comments:**
negotiate annual percentage rates with good credit.

**Name: Sandra McElroy**
**City:** Ripley
**County:** Brown
**State:** Ohio
**Comments:**
the rates and fees are hurting your average middle class family. Please stop these practices.

**Name: Norma Preston**
**City:** North Ridgeville, Ohio
**County:** Lorain
**State:** Ohio
**Comments:**
I think before credit cards are issued a certain credit should be established, also if have a history of bad debts and unpaid bills, and stop sending unsolicated credit cards and applications via the mail. I don't care if the card application comes from Visa, MasterCard, Sears or whomever.

**Name: PAUL STEWART**
**City:** FAIRBORN
**County:** Greene
**State:** Ohio
**Comments:**
I HAD A CREDIT CARD WITH A CERTAIN COMPANY. I HAD NEVER MISSED A PAYMENT AND OFTEN PAID IT OFF EARLY. I RECEIVED A LETTER THAT THEY WERE UPPING MY INTEREST RATE FROM 6.9 PERCENT TO 14.9 PERCENT BECAUSE OF ECONOMIC REASONS.

**Name: Jane Plummer**
**County:** Stark
**State:** Ohio
**Comments:**
These changes are definitely needed.

**Name: Ken Binzer**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
Dear Sir: As a Certified Consumer Credit Counselor for Graceworks CCCS in Dayton, I agree 100% in your efforts to regulate the unfair practices financial institutions are imposing on many of our citizens. They will never regulate themselves even though they claim they will, i.e. universal default. A new unfair practice not covered above is occurring - - the unilateral lowering on credit limits on unsuspecting consumers! Even consumers who have maintained good credit are

becoming victims if they carry any significant balance on their credit at all. Here's why - - as you know the FICO scoring model uses 30% for credit capacity (or limit)verses how much of that limit is in use. We advise that consumers keep that balance under 30% or no more than 40% max. In fact, that's why its usually not prudent to close credit lines even if they are not in use. Otherwise, your credit score will be drastically lowered because percentagewise you have used more of your capacity. If credit card issurers are permitted to cut consumers' limits, say from $10,000 to $5,000, and you have a $4,000 balance, it will immediately lower your credit score 50 to 75 points. Instead of having good credit, you now have fair credit - - and it gives them a good excuse to raise your interest rate because you are no longer as good of a credit risk. Don't get me wrong, they have a right to minimize their risks but this new effort to cut limits which they granted, and in many cases increased without notice, will now damage consumers at no fault of their own. At the very least, they should be forced to notify individuals that a portion of their credit limited will be "frozen" and will be reduced in the future (maybe 12 months). That way the original credit limit would remain the number used in the FICO scoring. Please consider this new gimick in your efforts in Washington.

**Name: Kathryn Zielinski**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support all of the proposed changes. I would also like to see Governor Strickland supporting the Presidential Candidates Forum on Disability Issues the event is on! Please follow the link below to register. When you register, a ticket will be generated. Make sure you bring it with you to Columbus. Your help is needed to help ensure that Obama and McCain come to the Forum. Our sponsors and grassroots members are applying pressure on the campaigns. The nature of the campaigns is to confirm close in time to the event itself, so we want to make sure they hear from us loudly and often! WHEN: The forum is July 26, and we need daily, everyday pressure on the campaigns all the way until the event or until the candidates say they'll participate in the forum. WHAT TO DO: Help us to create some friendly pressure on the McCain and Obama campaigns by calling, emailing, and faxing the campaign offices, urging the candidates to participate in person at The National Forum on Disability Issues on July 26, 2008 in Columbus, Ohio. Updated information on the Ohio Presidential Forum can be found on the AAPD website: www.aapd.com Thank You, Kathy Zielinski

**Name: Lynn Slawsky**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Thank you for initiating this campaign in Ohio. It is important for consumers to know that the government is working to address these ills.

**Name: Rebecca Rader**
**County:** Franklin
**State:** Ohio
**Comments:**
I appreciate someone taking hold of this major problem and pushing it forward!! Thanks

**Name: Caroline Warner**
**City:** Euclid

**County:** Cuyahoga
**State:** Ohio
**Comments:**
Key Bank Mastercard gouged my Mom's credit card account by increasing her interest rate to 31.740% because she failed to make a payment on time, and this is after having/using her credit card regularly for almost 10 years.

**Name: Linda Tate**
**City:** CINCINNATI
**County:** Hamilton
**State:** Ohio
**Comments:**
I am in support of these proposed rule changes.

**Name: Steven Molden**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
Thank you for what you are trying to do.

**Name: nancy moore**
**City:** beattyville
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I have a credit card that was sold from one company to another company to another company. There were times I did not know who I was paying. While you are changing credit card , you need to look at finance company's that are charging 40% to customers.

**Name: Tara Costa-Martin**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I am in favor of new laws to govern credit card companies.

**Name: Mary Turner**
**State:** Ohio
**Comments:**
I support the changes as listed on docket no. R-1314.

**Name: Jennifer Machir**
**City:** Marietta
**County:** Washington
**State:** Ohio
**Comments:**
I support the proposed changes.

**Name: Deborah Replogle**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Yes, I support these changes. In these rough economic times, these financial institutions are taking advantage of everyday people trapped in trying to provide for their family. Rarely can a person just immediately pay off a credit card when one of these institutions decide to impose the charge, and so the consumer is trapped by it. This is not responsible behavior on the part of the credit card companies.

**Name: Donna Thompson**
**City:** Peebles
**County:** Adams
**State:** Ohio
**Comments:**
I am in favor of a reform to stop unfair and deceptive credit card practices. Thank you for proposing this legislation.

**Name: William Taylor**
**City:** MOunt Gilead
**County:** Morrow
**State:** Ohio
**Comments:**
Mr. Cordray, I've had several run ins over the years with credit card issuers. Deal- ing with credit cards is like walking through a minefield. One miss step and "bam!" they've got you. Thank you for your aggressive action in this matter. The individual has no leverage with these guys and credit cards are almost a necessity today. Sincerely, William M. Taylor, D.V.M.

**Name: annete johnson**
**City:** rarden
**County:** Scioto
**State:** Ohio
**Comments:**
unfair balance computation method.

**Name: Emery Thomas**
**State:** Ohio
**Comments:**
Had credit card account with Chase. Missed 2 payment because of reduction in pay. Interest went from 13-19-30%. Up until that time made ontime payments.

**Name: ReNay Scott**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I was married to a US Marine and while stationed in california, I was a stay-at-home wife. I applied for a credit card in mine and then husband's name. We were approved. Seven years later, we got a disolution and he agreed to pay the balance of the credit card, as he was the one who had made the charges. After the disolution, he tried to file bankruptcy on me and the credit

card. The credit card company stated that since I filled out the application, they considered the debt to be all mine, and that he was just an authorized user. I had to spend a lot of money to keep him from filing bankruptcy on me and I won, but he still has not been making the payments, so I have to in order to keep my credit in good standing. I feel that credit card companies should be made to recognize court orders and make the debt soley his, but they don't. I have two different court orders stating that he is responsible for it, and they won't do anything. I am a single mother with two children who has kept the same job for almost 8 years now and have good credit, but it is at risk of being ruined. I received $900 in stimulious from the IRS and have had to use around $600 of it to pay his debt (this is on top of hundreds of other dollars I have paid). Can anything be done to stop this as I am sure I am not the only one this has happened to.

**Name: Max Starner**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
Practices that allow banks to charge users of credit and debit cards for overdrawing their account up to seven times a day at fees ranging from $25-$35 each need be stopped. Users especially young people can't find in the small print how to opt out of this "so called convenience".

**Name: Donna Walsh**
**City:** Burghill
**County:** Trumbull
**State:** Ohio
**Comments:**
I support this effort.

**Name: SALLY DORN**
**City:** DOVER
**County:** Tuscarawas
**State:** Ohio
**Comments:**
There are several problem areas with consumer credit. First, juslt like the mortgage industry, they approve people and raise their limit to unrealistic highs. I am a single woman who has raised 3 children and put them all thru college without help from their father. I have Plus loans which I have been paying for over 10 years and still owe over $30,000. I make a limited salary and have relied on credit cards. But with the unrealistic limits, I am now in over my head. On top of this, my credit scores were very good and I was making all of my payments (plus more than minimums). My youngest son was in college and I tried to help him with his credit card. I was making auto payments every month, but for some reason, it got kicked out of my auto pay system. When I called the credit card company, they would not talk to me because I was only listed as able to use the card. I told them this was incorrect that the card showed up on my credit report and they said they guaranteed me it did not. Well, it did show on my credit report even though it should not have. And because it took some time for us to get it strightened out, it hurt my credit score. And even though they took it off, it had already did the damage. As a result, one of my creditors raised my interest rate, almost doubling my payment. They also lowered my credit line, which I am glad about except for the fact that I can not make the double payments so now the late fees have taken the card over limit and now there are not only monthly late fees, but monthly over-limit fees. There is no way I can ever get this card caught up. I want to pay what I owe, but I feel I am being unduly penalized. These companies have a l icense to steal...and it is mostly the lower middle class working people who are effected. There really needs to be laws to protect people from consumer credit hounds. Also, if our credit scores determine everything in our lifes (ie: mortgate interest rates, credit interest rates, insurance rates, jobs opportunities), then there should be

guidlines set for the major credit companies. They can have erroneous information which hurts the consumer but they are very difficult to work with and do not always clean things up in timely manners. I pray that you as our elected officials will limit the damage that these credit card predators can do to people's lives. Everyday, the average person receives 1-2 unsolicited credit card offers. Thank you for asking. Thank you for listening...Thank you for help in getting this under control.

**Name: Carla cochran**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I am a credit card user and have had the problems you are fighting to stop thank you for your commitment to these issues.

**Name: Shelly Horetski**
**City:** Wapakoneta
**County:** Auglaize
**State:** Ohio
**Comments:**
My credit card Applied bank charged me 32.00 over the limit fee for being 32 cents over and the only reason I was over is because of the monthly maintenance fee and online payment fee. Then my July statement they told me to pay my minimum payment plus a little bit more they did not specify how much more. If I paid my minimum payment and with the extra fees they charged me I would be 5.40 over my limit. So I disputed my balance and told them to give me an accurate statement on how much I am suppose to pay to be under my credit limit.

**Name: Ryan Siggelkow**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Peggy Carlo**
**City:** Jefferson
**County:** Ashtabula
**State:** Ohio
**Comments:**
I support all of the proposed changes, we need to work with the residents, to help them with their financial concerns. We need to help strengthen the confidence from the taxpayers, that we will enact and enforce good polices and laws.

**Name: Gina Ferrentino**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
As an out of state college student, I already pay more in tuition than those students who are in state. Despite my scholarships I was forced to take out a federal Stafford loan as well. On top of this loan, I opened two credit cards in my name, as being solicited for them on campus, I figured

they would help me in case of an emergecny and to pay for books. Now that I have them, and have used them responsibly, never making a late payment, and always paying more than the minimum payment by at least twice as much, I am in severe debt. Why? Because my creditor chose to raise my credit limit without telling me. I was "pre-approved". Well I didn't want a higher credit limit-so that I can rack up MORE debt? No thank you. I have student loans, $4,000 in debt and I plan to attend law school. This sort of stress is unnecessary for a 20 year old student. Please help to change the unfair practices. It should be mandatory that creditors tell you about EVERY change they make BEFORE they implement it.

**Name: Renee Kolp**
**City:** massillon
**County:** Stark
**State:** Ohio
**Comments:**
I have been affected by unfair credit card practices and support this group entirely.

**Name: Michael H. Williams**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support these changes. Thank you.

**Name: Robert Fuller**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dean Traker**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
Require credit card license for legislation and monitoring!

**Name: E. Marianne Gabel**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
These changes will be very good for Ohio.

**Name: Donald Lateiner**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
This change is badly needed.

**Name: Karen Roberts**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
Credit card rates shouldn't change based on other credit.

**Name: Bob Schulz**
**City:** Orient
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon A. Harris**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
They are making the poor more poor than the rich.

**Name: N.L. Zizarry**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Scott Umgraff**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles Fisher**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Helen Strickler**
**City:** Vaniceburg, KY
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
The creditors want more on the credit card than they need.

**Name: Florence Musseimar**
**City:** Orient
**County:** Pickaway
**State:** Ohio
**Comments:**
We really do need a lot of changes in the credit card companies!

**Name: David Bowling**
**City:** West Jefferson
**County:** Madison
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Lafferty**
**State:** Ohio
**Comments:**
Lower interest rates!

**Name: Nicole Addis**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Zachary**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joan Hunter**
**City:** Middletown
**County:** Warren
**State:** Ohio
**Comments:**
These companies are taking advantage of the consumers. These changes the card companies are making keeps families in DEBT.

**Name: Steven Machingo**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Companies need to be held accountable when unfair

**Name: Terry L. Tolle**
**City:** South Vienna
**County:** Clark
**State:** Ohio
**Comments:**
Credit reports leave little or no room to dispute false reporting.

**Name: George Soyemi**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda V. Bond**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ericka White**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Milnea**
**City:** Morristown
**County:** Belmont
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela Bogers**
**City:** St. Clairsville
**County:** Belmont
**State:** Ohio
**Comments:**
Credit card companies are exploiting everyone!!

**Name: Ted Chaffin**
**City:** Harrisburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jack Graf**
**City:** Archbold
**County:** Fulton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: B.J. Gambler**
**City:** Bryan
**County:** Williams
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jane Gabtire**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Don Rittenhouse**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Gonwick**
**City:** Hicksville
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julia Santiago**
**City:** Napoleon
**County:** Henry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gloria Sunderman**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Thatcher**
**City:** Hicksville
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Larry M. Husted**
**City:** Hicksville
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Feeney**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie Shaffer**
**City:** Oakwood
**County:** Paulding
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janet Seigman**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tosha Kuhr**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Reinhart**
**City:** Antwerp
**County:** Paulding
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Wheeler**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I would like to see the Credit Card companies send out their billing invoices within a few days (not weeks) of the Statement Closing date. I regularly receive a Statement from one of my Creditors about 2 1/2 weeks after the Statement Closing date. This gives me only a day or two to turn it around and get a payment in the mail to them even though I have a "25 Day Grace Period." This is particularly frustrating because my profession (Pilot) has me away from home for 8 days each work rotation.

**Name: Gregory Barth**
**City:** Reynoldsburg
**County:** Licking
**State:** Ohio
**Comments:**
I support this effort to reign in unfair credit card and also enforcement of existing collection laws that credit card collection agents disregard often.

**Name: Katrina Seymour**
**City:** Circleville
**County:** Pickaway
**State:** Ohio
**Comments:**
Please give working Ohioans a break and end deceptive credit card practices. It is hard enough in these tough economic times to survive without these types of unfair credit practices. Thank you.

**Name: Judy Sandstead**
**City:** Newcomerstown
**County:** Tuscarawas
**State:** Ohio
**Comments:**
It's about time that citizens have some protections and right with regards to credit card charges. In most instantes balances can not be paid off in a timeely manner. Even with just $1,000 - $5,000 loan balances, it takes years to pay off when minimum payments are made and high late charges are assesed routinely.

**Name: Jane Riedel**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Given that credit card holders accept all the terms in the fine print, which basically gives the companies the right to to set and to change whatever terms they want when they want, how do you define "unfair"? Thank you!

**Name: Siamak Salehi**
**State:** Ohio
**Comments:**
Docket No. R-1314

**Name: jeff davis**
**State:** Ohio
**Comments:**
Isn't is the consumers obligation to look into what they are purchasing and to read the fine print. Maybe the government should stay out of business and quit there paternalistic viewpoint that we somehow need them to look over our shoulder for us!

**Name: S Tresso Celebrezze**
**State:** Ohio
**Comments:**
It's time to rein in the credit card companies and their "funny" bookkeeping methods.

**Name: Ann Elgin**
**City:** Kettering
**County:** Montgomery
**State:** Ohio
**Comments:**
Credit card companies are getting away with murder. They can change rates without even notifying card holders. If you don't pay attention to it, you could be paying higher interest and not even notice it. They need to be stopped

**Name: Dawn Reed**
**City:** Medina
**County:** Medina
**State:** Ohio
**Comments:**
Not a huge amount, but my credit card company has a annual fee of $65.00 to have it. Signed up over the internet. Fine print?

**Name: Judy McAndrew**
**City:** Kirtland
**County:** Lake
**State:** Ohio
**Comments:**
I applaud the efforts to finally do something to rein in these egregious practices of the credit card companies. They've become loan sharks in every sense of the word.

**Name: Kathleen Johnson**
**City:** Bellbrook
**County:** Greene
**State:** Ohio
**Comments:**
I am now in Chapter 13 Bankruptcy, my credit ruined, in part because government's refusal to seriously regulate the credit card companies and other financial institutions makes it nearly impossible for the ordinary consumer to keep track of interest rate changes and mounting fees--

often hidden or disguised fees--in a way that prevents ever-growing balances from spiraling out of control. I wound up not being able to even meet the minimum payments, and then getting sued by one of the world's largest financial predators--Chase Bank. Please put an end to these greedy and predatory practices! It's already too late for me, but you might spare others from going down the same sinkhole.

**Name: Lynda Lindsay**
**State:** Ohio
**Comments:**
I paid my credit card balance/credit limit and they say I still owe them money. I haven't used this card in over a year. I have refused to pay these hideen fees and charges so they've sent me to collection. I have sent them numerous letters and their card back but it's done no good.

**Name: Thomas Ogle**
**City:** Logan
**County:** Hocking
**State:** Ohio
**Comments:**
I think these proposed rule changes are a good first step, but more needs to be done. The 'credit industry' has pretty much had free reign over the past decade or so and this is one of the main reasons our economy is in such dire straits now; that and the public debt.

**Name: Laura Atkinson**
**City:** Lewis Center
**County:** Delaware
**State:** Ohio
**Comments:**
It is about time some one did something about the credit card industry. They have had free reign to change rates, due dates in a clear attempt to keep credit card payers in a vicious circle of traps in which honest people can not escape. It is impossible for consumers to pay down debt. The receive the money originally "loaned" ten times over. There needs to be caps on interest rates, just like with the payday lenders. A maximum of 28% is actually very generous. There needs to be more oversight of these companies that change the rules in the middle of the game. Consumers should have the right to opt out of these new rules that are punitive and arbitrary. It is time we had some consumer protections in this industry. Unchecked the credit card industry will start to crumble like the housing market, due to unreasonable fees and interest that consumers will not be able to repay, just like the mortgage industry there will be a dominoe effect and fall like a house of cards. Greed is the reason the mortgage companies caused the housing market crash, the same is true of credit card companies. Don't they realize that by implementing these unrealistic and punitive policies in the long run they will be the ones to pay.

**Name: David Wolfe**
**City:** Forest Park
**County:** Hamilton
**State:** Ohio
**Comments:**
I urge you to support changes to unfair credit card practices: Docket No. R-1314. These practices hurt all consumers and, ultimately, our economy. These practices serve only to put more dollars into the pockets of extremely wealthy corporations, and take those dollars out of circulation for purchasing products that benefit the economy.

**Name: Jon Serena**
**City:** Conneaut
**County:** Ashtabula
**State:** Ohio
**Comments:**
I support the proposed changes.

**Name: Janet Greenlee**
**County:** Montgomery
**State:** Ohio
**Comments:**
I have decided over the paat several years that the credit card companies are a major cause of the mess this country is in --- I agree with all of the above changes and hope and pray that they are enacted soon.

**Name: Barbara Easter**
**City:** Cincinnati
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
It is was past time when these credit card companies should come under control. I have excellent credit, but that can't keep my interest rate down. After all the years of paying my bills immediately, I incurred a moderate expense that I had to pay with my card. With the interest rate they charge, even paying more than 3 times the lower payment, I may never get this paid off. I know many people that have the same problems. I don't believe these companies should be allowed to go to schools and colleges and be allowed to set up and give credit cards to students - especially when they don't have a job or a way to pay the card. This ruins their credit rating before they get a chance. Why should we be made to suffer and pay the bills for those that have gone bankrupty or simply refuse to make their payments. I am sure this is why the interest rates are so high and raised so frequently. We need your help, especially in these trying times. Thank you and my apologies for the length of this comment.

**Name: john conway**
**City:** lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
The practice of raising rates 3 to 6 times the initial offer needs to end. They should be limited to 2 times initial offers. any interest rate over 3 times prime is loan sharking. The current credit card rates are higher than the loan sharks.

**Name: Howard Millman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Now is the time to change the bankruptcy laws back to what they were before King George stole the throne.

**Name: Terrance Garr**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I would like to join Ohio Treasurer Richard Cordray and others in making sure that rules are passed to ensure that I and other Ohioans have a level playing field for their personal finances, especially in the area of credit cards and the unfair financing of security deposits, and other unfair practices that hurt the consumer more than help. Thank you.

**Name: Janice Bianco**
**City:** Garfield Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
The credit industry in the US as turned into a loan sharking operation. They entice people with the promise of credit and helping people build good credit histories and the moment you are one day late they charge you $35 and if you go $1 over your limit they charge another $35 - all they help you do is get deeper in debt. It's positively criminal. And then there are these loan companies who approve you for a small loan and as soon as you are 6 months away from paying it off they hound you with promises of more money so they can keep you "indentured" to them forever! They browbeat you with letters, phone calls and emails telling you there is more money availabe etc. Something must be done!

**Name: Mark Schulz**
**City:** Barberton
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I have a credit card that initally stated the rate was prime plus (lets say) 6 percent. At one point my rate was up to 18% when prime was 6 percent. When I called and complained I finally got someone to admit that they'd been OVERCHARGING me based on the application rates that I filled out. I also had another card charge me for a service that I DID NOT ORDER, put it in the cash advance column, and even after they reversed the charge, they took it off my normal balance and left that $19.00 in the "cash advance" column at a hefty interest rate, which will be the LAST $19.00 I pay off! In otherwords, they overcharge me, put it in a column that charges an extremely high rate of interest, and have left it there indefinately! I think this and the PMI that is charged me on my home, and was supposed to be for "24 months" which became "24 percent equity", which when I got close to that became "30 percent equity" is a fucking crime! Our financial institutions are bleeding Americans dry ~ and for what? short term gains for them and an entire economy in ruins that will do them NO GOOD in the long run. Short sighted for sure, but thats been my experience with American businesses for 20 years!

**Name: Nora Kancelbaum**
**City:** Shaker Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support the changes to unfair credit card practices (Docket #R-1314.

**Name: David Allen**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I was shocked when I checked my credit card bill and discovered I was paying 30% interest rates. When had that happened and why? Talking to the credit card company I found that sometime in the past I had been late and that was reason enough to up my rate. I asked if they could lower my rate and they did – to 18%. Quite a difference but still high. A friend of mine asked for the same consideration and hers was lowered to 0%. Why the difference? Why is it so seemingly arbitrary? I ended up switching to another card that gave me 0% on balances. Believe me, I am watching them because I always pay more than what I owe and if I am ever late I don't expect them to raise my rate. Too many companies have too much power. They never take a hit but pass everything on to their customers. And when their greed catches up to them, like the banks/mortgage companies, we still get hurt.

**Name: Anna Rimkunas**
**County:** Licking
**State:** Ohio
**Comments:**
I am agree

**Name: William Lutz**
**City:** Harrison
**County:** Hamilton
**State:** Ohio
**Comments:**
We need to rien in these companies that are using the same tactics that 50 years ago was known as loan sharking. Just because you have a board of directors does not mean your not a crook.

**Name: BETTY HITZLER**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I had a credit card company jump my interest rate nearly 10% for no good reason. i was never late, always paid at least the minimum. Their reason was that, maybe,other credit card usage. This is just not right.

**Name: Jackie Donoghue**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
Please!

**Name: Jim Nugent**
**City:** CLEVELAND
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I'm in complete support of Richard Cordray. Banks are abusive because they have so much power. They need to be controlled more.

**Name: Mary Rosati**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
This proposal is long overdue. I and my daughter had the misfortune of being a victim of a national major bank who raised our APR's that made monthly payments impossible to meet. There answer to that when we called was too bad, nothing they could do; wouldn't even let us speak to management. The only recourse was to close our accts and spread the word not to do business with this big bank, who flashes big commercials on TV every day about how wonderful they are. It's no wonder people are snowed under....the high interest rates makes it impossible to pay down your debt, which is what we all want to do. It's time we put a stop to these unfair practices and allow us to have reasonable rates that everyone can live with.

**Name: Sher Isaacs**
**County:** Franklin
**State:** Ohio
**Comments:**
Yes, I support new federal rules to end unfair credit card practices!

**Name: suzanne gehring**
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies change their due dates and usually it lands on a weekend. Sometimes I receive two bills a month on the same credit card. Credit card owners are now billionaires including their family members. HELP consumers

**Name: Rose Logston**
**City:** Belpre
**County:** Washington
**State:** Ohio
**Comments:**
I support this legislation and don't think companies should be able to raise your rate after the fact and prevent you from making the payment online in time to post to your account. I have two cards with the same company one due the 12th and one due the 11th. I went on line the morning of the 10th and was able to post a payment to the account due on the 12th on the 11th, however the account due on the 11th (listed right below) could not get a payment until the 14th without me paying $39.00 express fee!! If one could post on the 11th why not the other? Unfair and just a way to get more money out of the consumer!!

**Name: Jenny Bookwalter**
**City:** Fairview Park
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I honestly feel of this recession we are being held responsible for it. Everything has gone up so the credit card companies wish to punish us for all that has materialized in our country. If your credit is not "perfect" you're a BIG risk and you once again must be punished. I am so stuck in debt I may not ever get out unless I file, and I dont want to!!!

**Name: Tabitha Rohrer**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I have received offers for 'pre-approved' credit cards that claim to offer an initial credit limit of $250. What the fine print says is that after outrageous initial fees just for having the card, the actual credit limit is more like $75. Credit card companies count on consumers not to read the fine print so that they can then charge fees for going over the limit. These credit cards, advertised as a way to help repair one's bad credit, are a scam and prey on poor Americans who are trying to improve their credit history.

**Name: Perry Chappano**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
A payment should be effective on the postmark date, much like taxes.

**Name: Tom Savoca**
**City:** Richfield
**County:** Summit
**State:** Ohio
**Comments:**
Regulation is needed on these companies that set up unrealistic requirements. I pay on time and the period is getting shorter, the place to send it is remote and the penalties are incredible. That is why I try to pay it off, but a lot of people are not in that position.

**Name: Leo Chico**
**City:** Kettering
**County:** Montgomery
**State:** Ohio
**Comments:**
Simply stated, credit card companies have absolutely NO Federal regulation, due to lack of pre-existing applicable federal statutes. South Dakota and Delaware are their safe hideaways. Placing them under adequate non-political Federal control, such as is exercised over FICA banks, will solve the problem.

**Name: Melissa Simmons**
**State:** Ohio
**Comments:**
My husband has been out of work due to chronic illness, but unable to care for our pre-school age son, so we must pay for child care. Due to this monthly expense, our credit card balance is quite high. We pay so much in interest that it is impossible to pay off any of the growing balance. We are stuck in a hole we can't dig our way out of. Even when he starts public (free) Kindergarten this year and we are no longer charging his tuition, it will take us years to pay this off, and we will pay many times the original cost of child care.

**Name: Tracy Johnson**
**County:** Hamilton
**State:** Ohio

**Comments:**
I worked in lending briefly early in my career and was trained to not disclose the actual APR and to gloss over the extra charges for insurances and prepay penalties. I also was trained to do collections aggressively. Naturally I ran away from to a better career. But that was the beginning of deregulation so I know it's much worse now.

**Name: David Rothstein**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I have continued to notice the following trends on two credit cards that we use. First, the time in which the bill arrives and the date when it is due continues to decrease. If a person is out of town or something happens in the mail, someone can easily miss a payment or be late on it. Second, I am displeased with the "checks" that are included with the bill. I have continuously asked for them to be removed from my bill. They are a liability yet they are sent each month. Third, the fee for a late or mis-payment is extremely high, often higher than the APR charged on the bill. There is no reason for this charge to be so high for long-term customers.

**Name: jerry detisch**
**City:** springboro
**County:** Warren
**State:** Ohio
**Comments:**
i am old but i think thear is a low allready on the books about loan sharking i think we should just inforce the law's we allready have

**Name: James Wolfe**
**City:** Ottawa Hills, OH
**County:** Lucas
**State:** Ohio
**Comments:**
It is far more than "nickel and diming" people, it is nothing short of legalized robbery. Ohio, and all other states, used to have usury laws to prevented rates over 10% APR, and limited many of the other illicit practices. We don't necessarily need new laws, we need to rescind the law that freed banks from doing whatever they want in Ohio. I pay my credit card in full each month, yet American Express tried to raise my rates to over 30% because they charged me a late fee even though I was on time. This is another sneaky practice that needs to be stopped. Because they no longer list late fees separately, but imbed them in the charges so they look like purchases. I didn't notice it and object to it. This has happened each time my credit car company was bought by CitiBank. They start charging you even when you are always on time, hoping you won't notice. Then you have tacitly agreed to the charges when you pay them. Why does anyone require two full pages of microscopic print on the back of your bill to describe THEIR rights? What kind of people label those who pay in full "deadbeats"? There are many, many, other tricks the credit card companies are using to encourage "transfers" at 0%, and so on. Go back to the old rules. The Credit card companies were doing fine back then, charging ten percent and paying only 4% savings interest, a gross margin of 150%! What other business has those kinds of margins, even now? Now they're only paying 2% on savings and have gross margines of 1500%! No wonder Americans don't put money in savings accounts. It's a dead loss, because inflation is always more than twice that. Greed has no limits for these people, and the public is beginning to lose faith in our economic system. Free enterprise requires that both parties have a say in the transaction. There can be no commerce where there is no trust. There's nothing wrong with doing business honestly. It used to work in Ohio.

**Name: Nathan Wissman**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I have a credit card that charges me a monthly fee of 6$, an annual fee of 49$, and a 25$ for a credit increase. If you couple all of the fees with intrest, I am paying about 170$ in fees and intrest per year on a credit card with a limit that is less than 500$. It is time for these companies to stop ripping off consumers.

**Name: Elizabeth Sheets**
**County:** Wayne
**State:** Ohio
**Comments:**
Your list of unfair practices covers most of my reasons for having NO credit cards. Apparently, however, having no credit cards gives you a bad credit rating. I have considered getting one credit card to keep for genuine emergencies, but I'm sure it's only a matter of time before someone institutes a surcharge (if they haven't already!) for having a credit card and NOT using it regularly. It's waaaay part time for the reforms you're suggesting, and I support this reform campaign.

**Name: Barbara White**
**County:** Hamilton
**State:** Ohio
**Comments:**
I don't believe they should have a right to change the rate after you agreed to take the card when the rate was less. And the rates they do charge, you could probably get better rates from the maffia.

**Name: Sandi Friel**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
We are in an economic crisis. To charge more money to someone just because you can is unfair and is exactly what has gotten us into the mess we're in. We need, as a people and as our government, to stop the continual raid on the middle class American. Hidden fees, unfair charges and distributions, etc., are things that we as American citizens assume our government has regulated and cannot be happening to us. However, that is untrue and needs to be addressed by our legislators. It is unfortunately, but true, that most of us found out about the excessive charges by watching Oprah and her American Debt Diet.

**Name: Pippa Carter**
**City:** Orange
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is critical that unfair credit card practices be remedied

**Name: Jeri Thomas**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I have had an awful experience with credit card companies while I was a single parent raising two children. Because of falling behind on payments my balances doubled. I tried to work with them but they were ruthless and frightening. I had to ultimately file bankruptcy because I had no choice. I learned that they can go into your bank account and take all your money without your knowledge. I came close to suicide over this mess and had to get legal aid to help me. The way I was treated by collection agencies was unforgivable. Something has to be done. I have said this for years. I do not understand why they continue to get away with the things that they do?

**Name: Julie Houston**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I have been burdened by large increases in interest rates on some of my credit cards just for being a day or two late in payment. They charge you a one time penalty fee and then jack up your rates for six months which amounts to a huge penalty fee. My life is very busy as are most people's lives. We all have trouble keeping up with the pace of modern life. I believe these huge interest increases are excessive. They just make my debt burden greater. The credit cards companies are trying to force people to make automatic payments. I do not want dozens of companies to have access to my bank accounts. I do not trust them to never makes mistakes and to never abuse that information. Please try to change these laws. A one time penalty fee is bad enough for an average consumer. These huge interest increases are nothing more than legalized loan sharking. Thank you for asking.

**Name: Karryn Hart**
**State:** Ohio
**Comments:**
A great thing these companys do is delay credit of payment . When one sends in they charge you late fees, even if that payment had plenty of time to be credited. Then you have the addition of late fees , and the interest upped. I think as long as payment is made before due date and postage is stamped before due date it should not be allowed to be posted as late payment . I find the interest and late charges outrageous and unfair . And it appears these companies can legally rob us blind with no recourse for help.

**Name: Robert Browne**
**County:** Summit
**State:** Ohio
**Comments:**
The ability to change interest rates at random, is despicable. We buy using their credit at a particular rate, and the fact that they can up this to as much as 33.5% without any reason is criminal. Limits need to be legally in place even if the contract is written with an APR. The other option is to not allow APR's and force fixed rates. This would protect consumers. The ability to add fees should also be severly restricted.

**Name: laurence barrett**
**City:** akron

**County:** Summit
**State:** Ohio
**Comments:**
What I have a problem with is if you go over your credit limit even by $1.00, you are charged 32.00!

**Name: danielle Jenkins**
**City:** Howard
**County:** Knox
**State:** Ohio
**Comments:**
Credit card companies are as bad as pay-day lenders when it comes to ripping off the public.

**Name: Kathryn Zindren**
**State:** Ohio
**Comments:**
Stop unfair and deceptive credit card practices

**Name: Richard Clautti**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I have been a victim of he credit card companies, raising thier interest rate to whatever they want whenever they feel like it. I have also done as some say and called the company to get my rate reduced only to be told that was the best rate they can offer right now. I also own a small business and use my credit card to order materials. The rate is ridiculous not only the high interest rate but then there is the "finance charge", "transaction fee", "late fee", etc. this practice need to be stopped so that the little people do not have to be afraid to use their credit cards. I am very good about paying, for example: on a 3200.00 balance my payment is 84.00, I send 120.00, there is a finance charge of 68.89 plus and interest rate of 24.99%., so I try to make payments more than I need to and out of my 120.00 only 51.11 goes on my balance! less than half of my payment. This practice is totally unfair to those of us who are trying to survive in these terribly hard economic times. People with families and small children need to have the availability of credit cards, you cannot raise a family without them. I am hoping that you are able to help the average person get some much needed relief from these vultures that prey on average people who are just trying to do the right thing and raise their families the best they can. Thank you for your efforts

**Name: Steven Reisch**
**City:** Hartville
**County:** Stark
**State:** Ohio
**Comments:**
Credit card practices are part of the culture of predatory lending that has taken hold in this country. Reigning in pay day lenders was a good start on the part of the State of Ohio. This is another step forward in protecting consumers.

**Name: robert zeitz**
**City:** willoughby

**County:** Lake
**State:** Ohio
**Comments:**
tear up the cards. these rules are for the people who do not know how to use the cards... they charge everything they can on them and then walk away not meeting their resposabilities to pay them off....any one who handles them well does not have to worry about the rules.... bz

**Name: Linden Anderson**
**County:** Lucas
**State:** Ohio
**Comments:**
Bank of America withdrew monies out of my checking account without my permission.

**Name: Robert Hamilton**
**City:** Canfield
**County:** Mahoning
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Wendy Jorgensen**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
Several years ago I had an experience with Citibanks where they offered a very low consolidation rate AND free round trip airline tickets. Within a year they were charging me 20%, calling me incessently to demand excessive payments, and -- needless to say? -- I never did get the airline tickets!

**Name: Charles Byrd**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I use online banking , the delivery date for my credit card was one day passed the due date, the credit card company raised my interet rate fron 7.99% to 24.99%. I changed companies within two days. The whole thing is a scam.

**Name: Dale Klinect**
**County:** Wayne
**State:** Ohio
**Comments:**
Freeing Ohioans from abusive credit card practices is a great idea.

**Name: Dan Slicker**
**County:** Stark
**State:** Ohio
**Comments:**
Stop creating more government! People that enter into contracts are responsible for knwoing

what they're getting into. If the terms of the contract are unfair, they shouldn't sign the contract. Let private individuals do business with each other.

**Name: John McCreery**
**State:** Ohio
**Comments:**
Capitalism offers a means for individuals to raise funds for meritorious enterprises, which when successful lift up all mankind. Credit card companies have "taxed" this aspect of our economic ideal with usurious interest rates and surcharges. This siphons off the life blood of the entrepreneurial spirit. In the future I can see a universal credit system taking out the middle man and serving the public interest directly. A universal card would be a huge liberating boost to our economy and free up the necessary liquidity to raise individuals out of 0 savings/ big debt they have been sucked into by unscrupulous credit card small print writing companies.

**Name: Dorothy Caylor-Griffiths**
**City:** Ravenna
**County:** Portage
**State:** Ohio
**Comments:**
Even though I have always paid more than the minimum on my account(and always on time), the APR has been raised several times (currently 14.49%) and Capital One informs me they "cannot" lower it. Also, the length of time between receiving my statement and the date payment is due is often less than 14 days. Both situations are, I believe, unacceptable, yet I have no recourse. I commend you for addressing these issues. Thank you.

**Name: Karen Romoser**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Please include provisions for educating consumers of credit products, especially young people just establishing their credit. We're less likely to become victims if we know what we're up against!

**Name: William Lynch**
**City:** Ravenna
**County:** Portage
**State:** Ohio
**Comments:**
I am in full support of any changes that you can make to eliminate the "loan shark" provisions that credit card companies currently operate under. Thanks for your efforts!

**Name: Roger Panning**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
People that are retired and/or disabled usually live on a fixed income that arrives at the same time every month. When a credit card company, or any utility company, that reduces the grace period or changes the date of payment that conflicts with the income receipts of people, the people suffer by having to pay the added fees. Many people are barely living month to month in this

economy and consumer protection has all but disappeared. If things don't change soon, all of us will be servants to just a few big companies that own everything.

**Name: Alice Faryna**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Finally! I have been begging election officials to do something about unregulated credit industry for 5 years. These reforms do not go far enough: The minimum paymnent should be $1 more than needed to pay down debt. Protection against identify theft needs to be included. The mass mailings of applications to residents is appalling. There should be stringent verification of the identify of the applicant. Thank you.

**Name: Jake Wozniak**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I fully support this initative -> I am not sure if this initiative encompasses credit card number redaction on purchase reciepts, but I am an advocate and have been a victim of company's printing full credit card numbers on patron reciepts.

**Name: Rodney Nespeca**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dan Culicover**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jenny R. Snapp**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pat Hobbs**
**City:** Xenia
**County:** Greene
**State:** Ohio
**Comments:**
I would encourage support of this legislation. In Credit Counseling through our department so

many of the clients do not read the fine print and end up over their heads with credit card debt and unfair mortgage debt. It is time we take back control of this industry and encourage people to make healthy decisions with credit and money

**Name: Michael Hollingsworth**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
Sir, I had my intrest rate raised because I paid my bill on time and payed more than the mimmin each time. When I called the card co. to ask why my intresr rate had went from 6% to 16% I was told that because I was to good of a customer at paying my bill on time.That they were not making the money that they wanted to make on me. As such that I was deamed a 10% rate hike penilty so they could make more money. But if I would only pay the min. then they would lower my intrest rate back to 6%. I was very upset to fined out that because I did a good job at paying on time, and paying them off ment that I was a bad customer!

**Name: carl miller**
**County:** Franklin
**State:** Ohio
**Comments:**
Yes, I support these ideas. Credit cards can be problems for people with all the fine print we encounter today and sudden changes in policy. Carl Miller

**Name: Shanda Yaeger**
**City:** akron
**County:** Summit
**State:** Ohio
**Comments:**
I support Treasurer Cordray in his efforts to stop Deceptive Credit card practices.

**Name: Peter Chefalo**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is high time that some controls were put in place to protect consumers from these ill-motivated tricks meant to catch consumers for the tiniest lapse in attention!

**Name: Dr. Wendy B. Gray**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Are some "reputable" credit card companies pay-day lenders in disguise?

**Name: Lois Tonoff**
**City:** Millbury
**County:** Wood
**State:** Ohio

**Comments:**
This is badly needed.

**Name: EILEEN Anthony**
**City:** cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
this does have to stop! Don't the credit card companies make enough money as it is?

**Name: Margaret Foster**
**City:** Lucas
**County:** Richland
**State:** Ohio
**Comments:**
As we try to make ends meet with our part time jobs or unemployment, after years of losing jobs to foreign countries, we are paying, in some cases, over 20% in interest on credit card purchases, which many times is used to feed our family because we have no other recourse. Stop soaking the hard working taxpayer, and start looking to make life easier. Without customers, banks will not have much to look forward to, and if the interest piles up high enough, there is going to be some pretty heafty debt that the banks are not going to be able to collect, not to mention lots more families at the food banks. Give the hard working American family a break. Mortgage issues, gas prices, and now interest rates. When does it stop?

**Name: Nick DiNardo**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I fully support new Federal Reserve Board rules. Abusive credit card terms are a great hardship for working Ohions, and working families across the country. These rules are far too late in coming, but better late than never.

**Name: C. D. Dratta**
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
This bill R-1314 for Fairness in Credit Card practices IS LONG OVER DUE. We need to have this order of conduct to consumers. This meaness gouging is ugly. The very fabric of our hard workers are being outlandishly cheated. The Heartless grace periods, that have unfair fees, deceptive offers to lure one in (till your few days late- then the rudeness begins) is shameful. We should not even have to talk about this, it is just over the top in viciousnes; to the Good Americans that work hard for little wages-have few choices but to use the Credit Card system. Then these hard working good citizens are very ones that are asked to defend our country with their childrens or their owns lives, but the credit cr. companies can't even be FAIR to these good citizens. Now let see, they are kept poor, they a stuck to use cr. to get by, they are even used badly when they are 1 day late. Made to feel bad, have to pay more in fees than an origninal purchase-have NO protection, then when late get reported to "CR" bereau & have to pay more for a auto or othr things...Can you say drowned the golden goose & her eggs? We need protection for ce.users by way of REGULATIONS you take & take & take still- you credit cr. company are still not satisified. How much more unAmerican is it to use our own good people this bad? Shame on this prictice, the policies of greed is shameful. Restore respect to the art of good business

paractice with fair business practice. No more deceptive practice, sneakie language, or hidden fees. Allow the grace period. etc. I do not know how CEO can hold their heads up, doing this Nations people this way. Our dear families are hurting. Sincerley, C. D.

**Name: Dawn Stanko**
**City:** Dublin
**County:** Delaware
**State:** Ohio
**Comments:**
I had a card change the due date every month and when I complained they told me it was thier right to change it +or- 13 days. So they got me one month with extra fees because the due date had changed by 10 days. Weren't these practice considered "Loan Sharking" in the past, and when did loan sharking become legal?

**Name: Jeanne Rader**
**City:** Anywhere
**County:** Greene
**State:** Ohio
**Comments:**
I think it should be against the law the way credit card companies charge outrageous fees and finance charges. It is legalized crime. No wonder the USA is going to hell in a hand basket. They, credit card companies, solicit us daily via our mail boxes to apply for their cards then rob us brazenly. However, the bigger problem with America is the wage. If Americans were paid enough to keep up with the cost of living, we would not even have to live on credit. The state of affairs in this richest country on the planet is a crying shame. Sincerely, Jeanne Rader

**Name: Sara Roberts**
**County:** Stark
**State:** Ohio
**Comments:**
Thank you. We pay our credit card bills in full each month, however when statements arrive with just a short window to pay, the credit card company can get a great deal of money after all. These time constraints are unfair. One of our credit card companys allows around three weeks. Hooray for them!

**Name: Phillip Wiland**
**City:** Clinton
**County:** Summit
**State:** Ohio
**Comments:**
In addition to these reforms, I believe that interest rates should be capped at 15%. I have a loan that was changed from about 4% to 30% because of a late payment. I was unaware that banks could charge "loan shark" rates and I find it incredable that lawmakers are now allowing this practice. Thank You

**Name: Brent Auker**
**State:** Ohio
**Comments:**
It is long over due, we need to let credit card companies know that we are not going to be punished due to their deceptive practices. They target the good paying customers because they

don't try to find their bad ones.If someone has a low score don't loan them money or give them offers that they will accept.

**Name: Jerry Gassan**
**City:** Strongsville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is horrible that credit card companies can dominate the US consumers, just as, Oil Producers dominate our transportation. My example is that American Express kept adding revolving credit to my Gold card without my permission. I liked it as a 30 balance day card just fine.

**Name: Sharon Altemus**
**City:** Crestline
**County:** Crawford
**State:** Ohio
**Comments:**
- penalties for late payment, even by one day, can include raised interest rate, plus a late fee, which sometimes can put a card above its' credit limit, resulting in more fees.

**Name: Melissa Will**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I have been dealing with the consequences of a deceptive credit card ad for several years. In 2003, I was an Americorps*VISTA, working at a homeless shelter, and living on approximately $7,000/yr. I had a needed medical test performed that I later found out was not covered by my Americorps insurance. After arguing with my insurance co for almost a year, I decided to pay the $4,000 out of pocket because I was being harassed by the insurance company's collection agency. I used a convenience check from my credit card company to pay off the balance. The check advertised a 3.99% rate. However, I was surprised when 4 months later my rate jumped to 29.99%. For a few years, while I was in law school, I was only able to pay the minimum amount due. Now, with my legal aid salary and $80,000 of student loans, I still struggle to pay more than just the interest on that credit card every month. I am sure there was something in the fine print about the rate going up after a few months, but I didn't read or understand it, and I have been paying for it for 5 years now.

**Name: Melissa Apple**
**State:** Ohio
**Comments:**
I support these changes

**Name: Juan Cardenas**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Credit cards need to brought into line like the "Payday" companies were. They prey on those who can least afford them.

**Name: Jeffrey Peck**
**State:** Ohio
**Comments:**
I agree with these proposed changes and i would go further. No mail solisitations for preaproved cards if I want one i wil contact them. Strictor applications standards so people on the edge dont fall over. No soisitations of college students let them graduate before they go into even more debt.

**Name: Connie Livchak**
**County:** Erie
**State:** Ohio
**Comments:**
The health of the Nation's economy and a household economy is dependant on fair lending practices. Because the lending industry has gotten deceptive and downright abusive, consumer debt is a battle for most working class and poor Americans. I support stopping deceptive and unfair lending and banking practices and ask you to do so as well. Thank you.

**Name: Marvin L.M. Kay**
**City:** Oberlin
**County:** Lorain
**State:** Ohio
**Comments:**
Given discussions with many cardholders,I strongly believe every one of the accusations to be correct.Since I never accumulate credit card debt beyond what I accumulate each month,the "unfair time constraints" to make payment have affected me.I pay on time every month except,very occasionally,I may be out of town when a payment is due and "the unfair time constraints" have hurtfully affected me.Once,when I had been out of town, I called up the day my payment was due and made the payment by card on the phone,but still was unfairly charged the regular late fee.This is unconscionable!

**Name: Greta Winbush**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Given the economic adversity confronting many honest working families, my concern is credit card companies unwillingness to work out reasonable payment plans to prevent accounts going to BAD DEBT collection predators. IF economic hardship is prohibiting regular payment patterns why ask for astronomical amounts to keep accounts opened or from going to BAD DEBT status. Because I'm a financially responsible person, I called and sent letters informing CHASE of my situation and desire to work out a feasible payment plan. To no avail.I was given false addresses to forward information and spoke to "fake" managers. Now my first rate credit is ruined and my account has been sent to the debt collection predators! The sad thing is that doing business with CHASE via BANK ONE since 1990 didn't matter. I also had NATIONAL CITY raised its interest rate from 4.9% to 29%. Never missed a payment and the balance was under $500. Not please with them either. So, I'm on personal crusade seeking financial respect on behalf of hard working honest families confronting economic hardships. Therefore, any legislation favoring financial fairness and respect---I'm support it. Greta Winbush, Ph.D.

**Name: Jesse Robbins**
**City:** Sheffield Village
**County:** Lorain
**State:** Ohio
**Comments:**
I'm frustrated because I constantly receive pre-approved credit card offers, even though I have a previous bankruptcy. I apply for the card and am denied. How can they say I was pre-approved? Then my credit score drops because I applied for a card. I feel this is a deceptive practice.

**Name: Don Hannah**
**County:** Perry
**State:** Ohio
**Comments:**
It's way past time that Ohio legistators stand on the side of Ohio consumers against unfair credit card practices. Stringent new rules need to be enacted. Why has the legislature allowed these abuses for so long? Seems to me that our Ohio representatives have been more interested in protecting the interests of credit card companies at the expense of the millions of Ohio consumers. This is why we need serious campaign finance reform.

**Name: Linda Alfman**
**City:** Norwich
**County:** Muskingum
**State:** Ohio
**Comments:**
The interest rates that the credit card companies have gotten completely out of hand. I see to recall that those percentage rates were considered "loan sharking" and illegal by that definition when I was growing up. I hope that we can make them (high interest rates) illegal again.

**Name: Kevin Cronin**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Here's a problem I raised with consumer groups in DC. I am in private practice in Cleveland, Ohio and learned of a credit card practice that I consider deeply troubling. I assisted an individual on a credit card dispute, in which prior debt, that was zeroed out by the credit card issuer, was re-asserted by the purchaser of the debt, a debt collector under the Fair Debt Collection Practices Act, years later. Even if we win and the debt is canceled (or recognized as non-existent), the debt collector is obligated to issue a report to the IRS in which the cancellation of the alleged debt is reported as income, on which tax will be owed. This is simply wrong on several levels: 1) it accepts the debt collectors assertion that it really is forgiven debt (to be treated as income), with no recognition that a court may have just decided the opposite. Also, these debt collectors load up the complaint with anything that can remotely be called principal (fees, past interest) and add interest from the date of the write-off. It's a very inflated value, on which tax liability will accrue. Whatever the judgment or out of court settlement, the taxpayer will be asked to pay taxes on income that is simply fiction. 2) This treatment is also contrary to standards in which court damages aren't considered income. 3) Fraud on the government: A bank or credit card company has no check against inflating their losses. They could report huge losses to the IRS and may have business advantages in doing so. A credit card company actually may have a perverse incentive to inflate the "debt" forgiven, as it boosts there losses, which could offset profits on which taxes would be paid. 4) Unfairness for consumers: Consumers deserves a chance to refute the claim to the IRS other than standard ways of challenging a tax document. Under some circumstances, taxes would be owed, but a self-reported level of income from a credit card

company isn't a fair way of developing an amount. Kevin Cronin, Attorney at Law The Brown Hoist Building 4403 Saint Clair Avenue Cleveland, Ohio 44103-1125 Ph: 216.377.0615 or 216.374.7578 Fx: 216.881.3928

**Name: Daniel Sablack**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I am really tired of credi card companies sending you offers for credit alledging low intrest, only to look into their extreamly small print to find that the fees that you encounter are extreamly high.

**Name: Glenn Soden**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
We frequently receive unsolicited blank checks from Discover Card with the avowed solicitation that they can be used to consolidate debt, etc. In addition to annual interest there is also an immediate 3% cash advance assessment (which would be a significant APR) that deceptively is not properly highlighted. In addition when consumers consolidate other debt on credit cards, that reduced allocation interest rate is in constant jeopardy if not paid under the strict terms and may revert to a significantly higher rate of interest. Should font sizes and bold face type differentiate these risks for consumers similar to approaches in NY as to fraud and other warning language?

**Name: Manuel Beltran**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
Yes, I do believe that Credit Card Co.'s take advantage of people by all the legal mumbo-jumbo that takes a lawyer to understand.

**Name: Sonia Gassan**
**City:** Strongsville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I'm in law school and have done reasonably well in Contracts. I can barely understand the terms of credit card contracts after two readings, I shudder to think of what most people understand when signing up for credit that they may need for something as basic as food, gas, or medical care.

**Name: Tammy Lanter**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I am in over $25,000 in credit card debt. My husband and I bought an older house and it has nickel and dimed us to death. The main thing that two major credit card companies did to us was raise our apr for no reason at all. The reasons they list did not apply to us in any way. They said

"Not paying your monthly minimum payment, paying with a dishonered payment,going over your limit, all would be cause to raise your apr." We always pay more than we have to, never have had a bounced check(we pay online) and never been over our limit. Bank of America and Providan both raised our limit. When we called to have it lowered back, they claimed we responded too late and there was nothing we could do right now. They said they raised it due to our income to debt ratio. This reason was never in writing anywhere on their web page or on my bill. I explained to Providian that I am trying to pay down debt and it would be impossible at this rate. They lowered it back down for one year. Bank of America won't budge! Please try and pass more laws for us!

**Name: Jaron Shook**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
The UNIVERSAL DEFAULT clause of many credit card agreements should be universally stricken. This clause typically states that if a cardholder is classified as behind in payments or "in default" with any OTHER creditor, the issuing company can hike the cardholder's rate without regard to the current account payment or standing. So if a person receives a late payment status on their credit history while debating bill due from a dentist, their credit card rate could be raised? Unbelievable! Hardly seems like a contract between two parties, does it?

**Name: Rose Marie Ferreri**
**City:** North Jackson
**County:** Mahoning
**State:** Ohio
**Comments:**
I have been the victim in the past of deceptive practices that are completely legal carried on by credit card companies. Now I read the offers very carefully & have found the deception has gotten even worse!! I have actually been offered a card that has such ridiculous fees ( that are fully disclosed ) that a customer would be nearly at the credit limit before ever making a puchase!! Not to mention the insane interest rate!! How about the disclaimer that says it is legal to raise your interest rate at any time for any reason!! When I read that type of verbage I say to myself, " What country am I living in that allows such blatant disregard for the consumer?"

**Name: Jane Thorkelson**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is about time someone is thinking of reeling in some of these darned credit card companies. They do as they please whenever they want to. There should be some kind of a "watchdog" group that oversees some of these unfair practices. Good luck, I'm all for it.

**Name: jacqueline armstrong**
**City:** West Salem
**County:** Ashland
**State:** Ohio
**Comments:**
i have had a six figure income and two years when i had an income of 20,000.00 the credit card companies keep offering you credit until you can no longer pay in a reasonable amount of time and then the interest rate skyrockets...if my father had not "lent" me 100,000.00 i would have been forced into bankruptcy like so many others....the credit card companies are practicing usury

and they need more limits set on them....working class people do not have a chance with there predatory tactics

**Name: Deb Dieter**
**County:** Belmont
**State:** Ohio
**Comments:**
Since I pay most of my bills on line, I have the due dates listed in a book. In order to collect late payments from me, the credit card companies and other accounts change the due date without notice so that I will incur a late fee. Another practice used is making the web site inoperable, like not recognizing passwords or user ID's --- I have those written down too. Then, after the payment due date, the web site miraculously accepts this information again. And lastly, when a bank account is overdrawn, the bank purposefully puts the smaller checks through first so that there are more checks on which to charge overdraft fees, instead of putting the checks through in the order in which they are received. We are hard-working people who used to be the middle class until the current administration allowed these sorts of things to happen and destroyed this country.

**Name: Pamela Fields**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
Long story short. My husband was locked out of his job at AK Steel. My son was undergoing treatment for leukemia. Put son on Medicaid b/c of no insurance from AK. I was not allowed to work while son on MC. Unemployment not enough. Had to file bankruptcy. Had one credit card with $9000 limit. Had to use it for food, utilities, just to live. Took it to $8800. Have made all payments on time never late. Credit card company did credit check and jacked interest up to 20+%. Husband had to retire to get income when unemployment ran out. Trying to make more than minimum payment.Not easy. Only about $20 is being applied to principal. Will take about 30 years to pay off. Please do something. I sincerely appreciate it. Pamela K. Fields

**Name: Paula Bourgeois**
**State:** Ohio
**Comments:**
It's time to put a stop to deceptive practices of credit card companies. It would be very reasonable to put into practice all of the above rule changes.

**Name: Linda Einfalt**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
It is long overdue to hold these credit card companies accountable.I saw them market their high interest cards to my 80yr. old mother even though she was already overextended. They harrassed her via phone by computer day and night and still offered her credit.They tried to get her to put her house up as collateral!! These people are unscrupulous and prey on the elderly and the young. I teach at the University of Cincinnati and when you buy something at the school bookstore, it comes with 4 or 5 credit card offers. Shameful!

**Name: Sharon Hamersley**
**County:** Franklin
**State:** Ohio
**Comments:**
I am a consumer who pays all of my bills on time. I have an excellent credit rating. So why should I be concerned about this? Because over the years, the credit card companies have shortened my payment window by over a week. It used to be the case that your bill was due the day before your card turned over. Now there is a week or more lag in between when your payment due date and when your bill turns over. I manage my finances carefully, keeping as much as possible in savings until I need it. Even though the week's worth of interest may not add up to much, it's still money out of my pocket.

**Name: ron heringhauser**
**County:** Lucas
**State:** Ohio
**Comments:**
The whole fiat Federal Reserve monetary system is collapsing around us, why worry about credit cards? Buy food, gold and silver. It's all coming down and soon.

**Name: rachel russell**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
i support changes to the unfair credit card practices

**Name: Keith Miller**
**State:** Ohio
**Comments:**
Loan sharking is against the law. Why should credit card companies be allowed to do essentially the same thing ?

**Name: Michael McCarty**
**City:** Plain City
**County:** Madison
**State:** Ohio
**Comments:**
I support stopping the unfairness.

**Name: John Lennon**
**City:** Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Hi, My comment... If for some reason I cant pay online, I call directly and they charge me 14 dollars to pay by phone and if I want to talk to a real person they charge $10.00. Its getting so hard now to make ends meet, the quality of life is diminishing. If a flat percentage was designed by the state, and made available to us, It would cripple the rip-off credit card folks. Your tax returns would be applied if defaulted on.

**Name: Liz Melzer**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
It is unfair that a late payment on one credit card not only causes a rise in interest rate on that card, but "Universal Default" to the other credit cards...That is not fair!!!

**Name: Sally Hritz**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I can only say thank you for going after these various usury practices. There must be some limits put on the unrestrained greed displayed by these huge corporations, or society is simply going to implode.

**Name: Lisa Bruun-Seibold**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
When my husband died in 2002, he had an open charge card with about $5,000.00 in charges on the card. The card was in his name only. When I called to notify the charge card company of his death & to cancel the card, the customer service rep. who I talked to offered to change the card to my name. Fortunately, I had a card in my own name and declined the offer. It wasn't until later when I met with an attorney to help settle my estate did I find out that if I had agreed to this, I would have been liable to ALL charges that had been made previous to the card being switched to my name. The attorney was furious because he had had other older widows who had never had credit in their own name who had agreed to the switch & then found themselves in a financial bind and responsible for debts that they did not incur. When the customer service rep. was talking to me, at no time did they explain that I would immediately be responsible for making payments on the current card balance. The customer service rep. just made it seem as simple as typing my name into the computer without explaining any of the charges or responsibilities.

**Name: Jeannine Berroteran**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I think it's long overdue for reigning in these credit card companies that are just as predatory as the subprime lenders. So many have been hurt by the deceptive practices of credit card companies. So many have been forced into bankruptcy because of these practices. These changes need to be implemented to reverse the destructive effects these practices have on the taxpayers & the economy of Ohio.

**Name: Donna Williams**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Consumers used to have 28 days to pay their credit card bills - or any other bill for that matter. If

you don't pay the bill within days after it arrives you risk a late penality, unless you use on-line banking.

**Name: Holly Denlinger**
**City:** Piqua
**County:** Miami
**State:** Ohio
**Comments:**
I support the plan presented by Richard Cordray.

**Name: marie davis**
**State:** Ohio
**Comments:**
please support changes for unfair credit practices. on behalf of ohioans-leval the field to together manage tough enough economic times.thankyou

**Name: Randolph Griffin**
**City:** Cygnet
**County:** Wood
**State:** Ohio
**Comments:**
I agree. It doesn't matter if you make your payments on time because they do nothing to reward you such as an automatic lower interest rate. You have to call them and hope you can negotiate with them. And they add services to your account you dont need. Insurance if you loose your job. It's all based on deception and fear.

**Name: Maura McCormick**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support these changes. Unfair finance charges and fees make it harder for people to get out of debt.

**Name: Susan Norton**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
We need to have set rules that everyone abides by, not ever shifting rules that the credit card companies can change at will, while the consumer has no other rights but to close an account or live with their changes. Don't forget, it is unfair to have your credit card interest skyrocket because you were late once on a heating or water bill too.

**Name: VIOLA SUPER**
**City:** CLEVELAND
**County:** Cuyahoga
**State:** Ohio

**Comments:**
FINALLY!! The government is long overdue in stepping in to limit the outrageous fees and pratices.

**Name: Lee Kamps**
**City:** Parma Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Here are some ideas that should be put into any new regulations for credit card companies: * A total ban on credit card companies recruiting and marketing on college campuses. No more of those tables at college events asking college students to sign up for a credit card to get a tee shirt or some other give away. * Also ban credit card companies from soliciting people at sporting events, county fairs or other events where young people are commonly gathered. They can have a table where interested people can fill out a "lead card" requesting information be sent to them, but not fill out an application. * Ban the mailing of unsolicited "convenience checks" to consumers. Credit card companies can inform their customers about cash advance lines of credit, but forbid the mailing of unsolicited checks for cash advances. * Require that any changes in the interest rates for consumers apply ONLY to future purchases and cash advances and are not retroactive on past purchases and cash advances. Also offer the consumer the option to either close the account of freeze the card if they do not like the new interest rate. * Require a reasonable period past the due date (five business days would be good) before a late charge could be imposed. This allows for any payment placed in the mail prior to the due date to be processed and received. * Require that all credit card companies offer their customers on line payment of bills without any fee or charge being imposed for using on line payments. * If a particular charge or purchase would place the credit card over the limit, that the credit card company MUST either decline or refuse the charge at the point of sale. If such a charge or purchase is inadvertantly allowed, the credit card company must notify the customer by either phone, e-mail or postal mail and allow the customer a reasonable amount of time (ten business days would be reasonable) to pay down the account below the maximum to avoid an overlimit charge. * Place a limit on how long a credit card company could impose late and overlimit fees when a customer misses a payment. Three months would be good. If a customer cannot make up the payments, resume payments or bring the account below the maximum, then the credit card company should allow the customer the option to close the account and freeze it at the current balance. The customer would still be responsible for paying the balance and interest would still be charged on unpaid balances and the missed payments would still be reported to the credit bureaus. This would make it easier for consumers to pay off credit card balances and avoid the piling on of overlimit and late fees. These changes would make credit card companies more responsible to their customers and give a level playing field for consumers and credit card companies. If the result of this is fewer offers of credit or fewer credit card accounts allowed, so be it. That is not necessarily a bad thing since there is way too much consumer debt out there anyways.

**Name: Richard Prystowsky**
**City:** GRANVILLE
**County:** Licking
**State:** Ohio
**Comments:**
If I'm not mistaken, credit card interest rates rose considerably in the late 1970s, when home load interest rates (e.g.) also rose considerably. However, they have never come down (except for enticements to apply). Also, and most disconcerting to me, credit card companies target young persons who do not fully understand the implications and ramifications of their going into debt.

**Name: v snow**
**State:** Ohio
**Comments:**
this new law made along with high gas prices and everything else going up, made it so i could not live and had to file chapter 13

**Name: Patricia Kay**
**City:** Brecksville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
One of my CC companies lowered my credit limit and increased my interest rate, not because I had missed a payment or gone over the limit or anything like that but because they checked my credit report and while I admit it was not as good as when I got the card it was not affecting that account in any way. I was paying on time every month.

**Name: Joshua Grasty**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My wife and I believe that all of these proposed changes would be a big step in the right direction. For a long time credit card companies have been making unwarranted amounts of money by taking advantage of peoples' poor financial planning. Credit card companies draw people in through purposeful misunderstanding, resulting in financial problems far worse than before. This sort of manipulation is not good for the economy of the U.S.

**Name: Iris Rios**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
* unfair time constraints for consumers to make payments; * unfair allocation of payments among balances with different interest rates; * unfair application of increased annual percentage rates to outstanding balances; * unfair fees for exceeding the credit limit solely because of a hold placed on an account; * unfair balance computation method; * unfair financing of security deposits and fees for issuance or availability of credit; and * deceptive firm offers of credit. Please help change all the above with the credit card companies!

**Name: Robert Comer**
**City:** Magnolia
**County:** Carroll
**State:** Ohio
**Comments:**
I totally agree with Ohio Treasurer Richard Cordray that there needs to be serious reform in the laws governing credit card issuers. For too long, they have been able to keep customers in deep debt with vitually no way out. They have been able to change finance charges and interest rates at will. What they are practicing I would call "predatory capitalism." AND, what they are doing is usury, plain and simple. We formerly had laws against usury---what happened to them? PLEASE look closely at the practices of the credit card industry and restrict some of their more outrageous practices. THANK YOU! Robert Comer, Magnolia, Ohio.

**Name: Jose D. Torres**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
Application of increased annual percentage rates-from 7% - 11 1/2% -to outstanding balances in less than a year on a Visa Card (2006. Alleged statements in an insurance policy that Visa has with its insurer that were never sent to me by Visa. The statement was to the effect that: "Visa was not responsible for payment of a deductible, in a rental car accident, if a car was rented for more than 15 days". Visa never made the said statement available to me,nor did I see it in any correspondence sent by Visa to me, so I was never aware of its existence. I appealed to the Ohio Attorney General, who referred me to the FDIC. I really believe that this is an abusive deceptive practice on the part of Visa. By the way, I never received an answer from Visa when I asked it to send to me a paragraph in the policy containing the said statement.

**Name: Adrian Lilly**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
This is a great move to protect Ohioans!

**Name: Bonnie Koshofer**
**State:** Ohio
**Comments:**
I believe that the continual increasing of percentage rates that are passed on to those consumers who are "on time" payers is not right and unfair to those with good credit.

**Name: Guido Stempel**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
Becuse I always pay my crdit crd balances fully, I have not had much trouble. Hhowever, when I have had reason to question a charge, I hav found credit card companies unresponsive. Furthermore, the automatic response is to refer you somewhere else. In one case I had to deal simultaneously with office in Massachusetts, Florida and Texas to get a simple mistake corrected. An in quiry shuld set in motion action by the crdit card company to deal with the issue without customer being diverted to somebody or somewhere else.

**Name: Chris Wilds**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Sounds good, but let's not give the credit card companies a say in what's 'unfair'. We know what they think is fair, it's what we have now. No raising of rates on existing balances, regardless if changing a rate is consiered 'fair' or 'unfair'. Who decides? No changes in rates based on payment history on _other_ cards. Regardless if 'fair' or 'unfair'. The Credit Card companies will always figure out a scheme that seems 'fair' TO THEM. Don't give them the power to choose.

**Name: Candace Reid**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Ditto to all of what is in your memo.

**Name: Steve Daggitt**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Please include protection from usury interest rates and payday loans (AKA legalized loan sharking). There is no reason for any one to charge more than 3 points above prime. If a company cannot make a profit on a 3 point spread there is something terribly wrong - such as criminal compensation of the top executives. On another note - why don't you just enforce the laws we have today and protect the most vulnerable amongst us - the poor and uneducated. All I (We) ask is that you do the job you were elected to do and not see this a foot note in your political resume. With Respect Steve Daggitt 513-794-9594

**Name: Patricia Marida**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies are charging outrageous interest and fees. They look to see if a person has been late on some OTHER payment (this in itself should be illegal) and raise interest rates if that has happened. Our representatives should have made this illegal long ago. They have failed the public trust.

**Name: Debbie Taylor**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
A number of credit cards are making the "deadline time" for payments receieved earlier and earlier. I have one credit card that will not credit your payment on the day received unless it was received prior to 12 noon! In some places mail isn't even delivered until after that time, so cardholders have no chance of having their payment credited if it is received on the due date. Then, of course, you're hit with a "late" payment charge that keeps getting higher and higher. In many cases, if you get two "late" payments, your interest rate is then raised. It's just a no-win situation, sometimes. I can't write a check and mail it until pay day. If for some reason, I mailed it early and they cashed it before pay day, I risk non-sufficient funds from my bank and more charges there. I know I'm not the only one living paycheck to paycheck. These banks just take advantage of people in unfair ways!

**Name: Norman Taylor**
**County:** Lake
**State:** Ohio
**Comments:**
MAJOR legislation is mandatory if our country is to avoid another great depression! PLEASE do

everything possible to correct the disaster in the US financial system. The dishonesty combined with the incompetence found in our major financial institutions and banks is unbelievably frightening. Let's not add the credit card mess to the mortgage crisis. Banks need complete regulation in the interest of the public.

**Name: katherine k**
**County:** Delaware
**State:** Ohio
**Comments:**
not just credit card companies are generating consumer problems with untruthful or hidden costs. we had a savings and loan equity loan with two different layers of rates, but unless you went in personaly to fifth third and asked, they deducted any extra you sent to be paid against the principal against the LOWEST rate loan! they kept the higher rate loan working away against you! credit card companies are also a problem and are in league with the credit companies, which must earn more when they can accumulate bad credit points against a consumer and immediately relay that to companies like master card, which automatically jacks up your rate because you took out a (well-hawked) mini-loan at the local home depot to buy a new refrigerator! the credit scoring companies also fight like hell to NEVER rectify your score, no matter what evidence you show them. wells fargo never closed our home loan on their books when we refinanced with them to a lower rate. it took two years to get wells fargo to admit there mistake. french justice. we had to show wells fargo who of their employees made the mistake!! we did. however, then we had to fight all three credit companies to rectify wells fargo's mistake. one simply refused to make the change. i guess ethics is for me and thee, but not for them and no one holds them accountable. p.s. i am so glad the financial rip-off artists at payday lending are now ONLY getting 28 percent loan rate, wasn't that called usury in previous civilized decades when we actually knew our bankers? p.p.s. no more bailouts of the big wall street banks and traders, let's make a huge stink and send the money to the small community banks that did not always sell their loans because they did not think they made bad loans to begin with. sorry for the multiple financial subject matter, but there is lots to correct here. there, i am soooooooo glad to have those festering issues off my plate and onto someone's who can do something about it. katherine

**Name: Wanetta Wilson**
**State:** Ohio
**Comments:**
Thank Goodness this issue is being addressed!!! I routinely pay at least $100 over my minimum, and I STILL can't get ahead!

**Name: Michael Cook**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I fully support protecting innocent consumers from the greedy credit cards companies.

**Name: Deborah Muczynski**
**City:** Wadsworth
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
It's legal loan-sharking for this to on the way it is now. Some important changes need to be made so that we aren't kicked-when-we're-down. The economy is worse and it even costs too much to

drive to a job. What a mess. It would be great to see the credit cards having to follow some laws, just like the lease companies finally had to do. Nothing should be so open-ended and be able to charge whatever they want. Thanks, Debby Muczynski

**Name: Stephanie Fairchild**
**County:** Guernsey
**State:** Ohio
**Comments:**
Yes, please help struggling Ohioans pay down credit card debt in a fair and timely manner.

**Name: Leon Spitz**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Credit card companies seem to have a license to legally steal from hard working people. This has got to stop. We need tough legislation to accomplish it.

**Name: Cindy Rawlings**
**State:** Ohio
**Comments:**
I am willing to accept full responsibility for paying for the items I have charged on credit cards, but will surely never be able to pay off the card because of the incredible amounts of interest being charged. Please help by making changes to credit card practices which will assist the general public in improving personal finances. Thanks so much!

**Name: Sally Baker**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
Please support the proposed changes of Docket No. 1314. Consumers need protection from unfair banking practices. I would also like your support for their unwarranted extensions of credit to people who are already drowning in debt. They cause people to overextend and then are there ready to levy high charges. Thanks for your support.

**Name: Pamela K Cobb, MD**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card debt is wrecking America....constantly, the rules are changing, so even the saviest of consumers can be blind-sided. Young people with no credit, and minimal financial skills, are offered credit cards, propelling them into deeper and deeper debt, before they ever get a good job. The American consumer needs protection from the unfair practices of credit card agencies.

**Name: Shawn Huston**
**City:** Wilkesville
**County:** Vinton
**State:** Ohio

**Comments:**
I think they are regulations that should be passed. Credit Card companies do about what they want with consumers.

**Name: David Whealey**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
The recent law against payday lenders should be exteneded to other larger predatory lenders, the credit card companies with rates over 20%. It is time for the politicians to stand up for their constuents and to banks with excessive credit card rates.

**Name: Alicia Meyers**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
Stop all the FEES - these are unfair. The credit card companies are getting fat off the poorest people and our govement is letting them because they give HUGE donations to their campaigns!! The common people of this country need help with all this debt. Doesn't the credit card people realize how weak they are making our dollar? This unfair practice needs to stop NOW!

**Name: Ann Porter**
**City:** Pickerington
**County:** Fairfield
**State:** Ohio
**Comments:**
I was a legal librarian who watched desperate people come into the library seeking relief only to find that such practices are legal. The credit cards situation has led many to lose their houses and their spouses. Financial stress is just too great for many to0 bear. This has personally touched members of our family. It is time to save what's left of the middle class. Thank you.

**Name: Freeman Blade, Jr**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Please consider including: - Floating due dates - Unauthorized add-ons of insurance and other unwanted services - High fees for paying online and/or by telephone - Failure to apply payments in timely manner - Purposely delaying selling accounts to third parties while stacking on fees on penalties, resulting in ultimate attempts to claim payment in amounts that are almost 4 times the principal; - Unfair attempts by credit card assignees who negotiate reduced accord and satisfaction amounts, then attempt to collect from the same party years later - Rolling on-line bank account balances that result in priority application of credits before deposits.

**Name: WILLIAM WOOD**
**City:** PATASKALA
**County:** Licking
**State:** Ohio
**Comments:**
Today's credit-card deals are so lopsided in favor of the lender, rather than being a fair deal for

the borrower, that I won't have a credit card! Why not require the lenders to freeze the beginning terms & rates, for at least a year?

**Name: Laura Lanham**
**City:** Rittman
**County:** Medina
**State:** Ohio
**Comments:**
Credit card rates are getting out of hand.Same goes for rates with housing. They charge you as much as they want. That is not fair to the lower class & poor , that are trying to get credit and still survive. It is literally killing us all, slowly. (The more they charge the less we have for food and housing.) The gov. needs to put a stop with how high credit rates can go. Because if the little people can't pay,the higher class (pigs) can't get more money.

**Name: Mark Brown**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I receive four to six credit card solicitations per week. Fortunately, I was raised with a sense of discipline about money and credit matters. Someone without my education, upbringing and discipline could quickly get into serious trouble given the standards and practices of today's credit card industry. Before the change in the Bankruptcy laws, I had the sense that there was some self-policing on the part of the industry. Today, with the change in those laws, the poor, under-educated and simply naive are sitting ducks for this predatory industry. Any governmental restraints will be welcomed. Thank You for addressing this silent drain on the citzenry.

**Name: Dr.Wesley Perusek**
**City:** North Ridgeville,
**County:** Lorain
**State:** Ohio
**Comments:**
First: Fraud is evident across emails and U.S. Postal Mail received here from ( Canada and Africa ) all promising rewards and inheritances.Another scam: Checks for $3800 are sent to cash to become a "secret buyer who gives a report on commercial establishments." After calling the BBB in Cleveland, I was referred to the FBI in Cleveland and advised to contact the RCMP in North Bay, Ontario. Apparently many people are being scammed and the governments of the U.S. and Canada are helpless to stop this.The FBI advised me to send the last received check to: FRAUD: USPO and this was done about a week ago. The RCMP informed me that this practice is widespread and many people are taken in and robbed blind. Second: On credit cards- I was informed to never place a credit card on a tray or in a vinyl folder in a restaurant to pay the bill. It can be instantly copied. Always pay in person where you can see the handling of your credit card. Fraud is widespread in this USA and people are being scammed and hurt.Where is "government" and "law enforcement" in all of this?

**Name: Meghan Davis**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Please help stop credit card companies abuse of their relationship with everyday people. They change their rules with little notification and without explanation and by the time you understand,

they have benefitted at your loss. Too many have become subject to unmanageable debt at the hands of the credit card companies and this must be stopped.

**Name: Richard Shepherd**
**State:** Ohio
**Comments:**
It's time to tell the banks they can't soak their smaller customers anymore!

**Name: Elizabeth Norcia**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Lately it is very obvious that the credit card lenders are trying to make it more difficult for us to meet our financial obligations because of increased APR's on outstanding balances. I am trying to get out of debt but when they keep raising the interest rate, after they say it is a fixed rate when you sign up, it gets harder and harder to get rid of the debt. I think this is highway robbery.

**Name: Debby Nare**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
My husband and I stopped using credit cards 6 years ago when we found ourselves $22,000 in debt; he had just lost his job. We paid it all off in just over 5 years. Given today's economy, I do not know what we would do if we still had all that to pay. Credit card companies are relentless and what they are doing to young people is criminal. A young co-worker is only 19 and in college, he is bombarded by offers for credit and has friends his age already in debt over their heads. I support anything you can do to stop this disease from spreading.

**Name: Laura Adams**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Sound idea at a very critical time

**Name: Dorothy Ramey**
**State:** Ohio
**Comments:**
I support Docket #R-1314 to stop unfair credit card practices. This has gone on way too long.

**Name: Gayle Pelella**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Please do something anything about MBNA/BANK OF AMERICA! This credit card account is years and years old it is in collections and they sell it over and over again to different collection

agencies there should definitely be a law against the collection agencies being able to do this as well as them reporting it to the credit bureau's as deliquent. thank you

**Name: Frank Phillips**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I would also like to see a stop to college students receiving credit card approval.

**Name: John Keegan**
**State:** Ohio
**Comments:**
I have a friend who got into some financial problems and suddenly he is paying 25% interest, which only made it more difficult for him to get out of financial problems even though he wanted to. When are we going to stop the Usery of the Credit Card Companies? And their fees are also far above what they should.

**Name: Ryan Contreras**
**City:** Pittsburgh
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I have had to hand over entire paychecks to these loan sharks that call themselves citizens bank. Then, when I don't overdraft for a couple months, they don't let me withdraw any amount over 500 when I have over 2000$ in there! So since they wont make money off of me taking the money out, they want to hold onto it and collect interest!!!! What a scam! These banks need to be put in "check" (a little pun there) and there needs to be stricter regulations on these situations. They shouldn't allow me to take money I don't have and then charge me a ridiculous rate without me agreeing to it.

**Name: Anthony Skrabak**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I agree with the rules being proposed by the National Credit Union Association (NCUA) against deceptive acts with respect to consumer credit card accounts.

**Name: Earl Todt**
**City:** Waverly
**County:** Pike
**State:** Ohio
**Comments:**
I fuuly support the proposed provisions to protect consumers against unfair or deceptive acts with respect to credit card accounts.

**Name: Margaret Lynd**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
All of these reforms are important, but please consider the actual interest rates of credit cards. They are typically usurious and should be limited. If the credit risk is a poor one, lower the credit limit instead of raising the interest rate. Currently I see no difference between credit card companies and loan sharks. Same principle.

**Name: Ben Cirker**
**State:** Ohio
**Comments:**
I approved of the proposed changes in credit card laws.

**Name: L Giovannelli**
**State:** Ohio
**Comments:**
In so many cases, I feel that credit card companies take unfair advantage of and target those most vulnerable. The fees are an outrage and their disclosure of imformation, deceptive!!

**Name: Joanne Fitzgerald**
**City:** Flushing
**County:** Belmont
**State:** Ohio
**Comments:**
The key to regulation of credit card companies is the education of Ohio students. Why not assess the companies doing business in Ohio to give schools the tools for the proper economic education of our young people?

**Name: kAY Bates**
**State:** Ohio
**Comments:**
When is our government going to stop allowing these guerrilla capitalists corporations including the oil companies from raping our citizens? Maybe the same day they refuse campaign money.

**Name: Cheri Miller**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
It is harder to manage your day to day bills now. With the price of everything up and our paychecks stii the same it is harder to make ends meet. Credit card companies should not be aloud to solicit with mail or phone calls. I have credit card offers daily in my mailbox and get calls every other day.

**Name: Cheryl Ross**
**County:** Montgomery
**State:** Ohio
**Comments:**
I applaud and fully support these efforts. The banking/credit card industry should not be allowed

to continue to gouge consumers and make it ever more difficult for them to pay off consumer debt.

**Name: annie bachtel**
**City:** massillon
**County:** Stark
**State:** Ohio
**Comments:**
let's end all these unfair credit card practices!

**Name: Barbara Beaver**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I volunteered to help care for a woman with Alzheimers who had an amazing number of credit cards. It took six months just to get a handle on the problem and begin to cancel them. She is now is a critical care unit but she still receives numerous offers. At the other end of the scale, my son and his young wife acquired huge credit card debts early in his marriage (even though we had modeled and taught him about responsible use of credit). We are retired and had to open a home equity loan to help them out. Nevertheless, the offers keep coming even thoght neither of them has a good credit rating. I tried to talk with Rob Portman and, later, to Jean Schmidt to no avail. My family has been devasted by these predatory lenders even though my husband and I have never accepted any of these offers.

**Name: Judy Palmer**
**State:** Ohio
**Comments:**
It's time consumers are protected from unfair practices. Please pass these rules to end "gotcha capitalism" and give Ohio residents a level playing field for their personal finances! Thank you!!

**Name: Marcia Ribble**
**City:** Cincinanti
**County:** Hamilton
**State:** Ohio
**Comments:**
Although I am a responsible bill payer, VISA keeps increasing my limit, now at more than $17,000 which I will never use, but also has my interest rate at above 20%. No matter how tempted I might be, I am not stupid enough to ever charge what I cannot pay in full each month. The credit limit is way too high, as is the interest rate for a consumer who pays her bills promptly, something that must irritate the dickens out of people who want me to overuse the credit card, run up big bills I can't pay and pay interest for the rest of my life. The interest rates are usurious and should be illegal. Besides it's bad business. If the interest rates were more reasonable I might actually use that aspect of my credit card.

**Name: Daneen Baller**
**City:** Willoughby
**County:** Lake
**State:** Ohio
**Comments:**
Credit card companies should not be allowed to just move your payment due date up one week

and then back, etc. Most of us live paycheck to paycheck and try to budget based on paycheck dates and due dates.

**Name: Kim Johnson**
**City:** Cedarville
**County:** Greene
**State:** Ohio
**Comments:**
I am so glad to see that someone is finally trying to do something about credit card companies. The Capital One Rewards card is the biggest ripoff I've ever seen! I started out with a 6.99% interest rate and had set up automatic payments from my checking account for 3 days prior to the due date. I realized, after several months, that my interest rate had increased several times. When I spoke with customer service, they told me that I hadn't paid far enough in advance for the payment to post to my account before the due date. Later, I missed the payment due date by a few days a couple of times, and they continued to increase the rate to the point that it is now 26.99% although my credit history is excellent! And, they continue to send checks for accessing my credit card account, offers of mortgage loans, etc., stating that my credit is excellent and that's why I'm receiving these offers. I have requested a rate reduction & been told that couldn't be done because I had late payments. The card also 'rewards' me with frequent flyer miles but every time I have tried to use them, I've been unable to access the account or they had deducted a bunch of miles because my payment was late. I have not been late by more than a couple of weeks (when I realized that I had forgotten to send payment) and only a couple of times in the many years that I've held that account.

**Name: Sheryl Ross**
**State:** Ohio
**Comments:**
I have always paid my credit card off in full each month. All of a sudden, I noticed being charged for late payments even though I mailed my payment 4-5 days ahead of time because the address is in my city. When I called to complain I was told that the payment was probably backed up in the mail room and it would not be posted until their department posted it. I asked to see my envelope with the post mark date. I was told they do not keep those. I told them that all my other bills like Cincinnati Bell, Duke Energy,etc. receive their mail mailed one day before the due date. I now take it to the bank and get a stamped receipt, but with the cost of gas this is a pain. This is a major Cincinnati Bank suggesting that I mail my payment 7-10 days ahead of time to avoid getting charged for a late payment. I consider this unfair!

**Name: Kimberly Buehler**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
I've lowered my credit score 4 points by applying for 2 credit card offers that said I was pre-approved only to be denied.

**Name: Deborah Smith**
**City:** New Albany
**County:** Franklin
**State:** Ohio
**Comments:**
I agree there are credit card companies that do not allow an appropriate amount of time between billing periods. There should be at least 28 days in every billing cycle. Some companies have 25

day billing cycles. This is a SCAM to ruin credit ratings and allow companies to charge ridiculous late fees. These bad companies cause snowball effects for their customers because other credit card companies automatically raise interest rates based on the information they gather from the credit bureaus. We should also take a look at how the Credit Bureaus are handling the information they are suppose to be shepherding. Why should I be penalized for closing a credit card. How ridiculous.

**Name: Patty Janiszewski**
**City:** Lansing
**County:** Belmont
**State:** Ohio
**Comments:**
I support the new provisions intended to protect consumers like myself against unfair or deceptive acts or practices with respect to credit card companies and overdraft services.

**Name: MARY GRIMES**
**City:** CANTON
**County:** Stark
**State:** Ohio
**Comments:**
Please STOP the unfair and deceptive acts being committed by credit card companies that result in high fees for overdraft, etc.

**Name: Kay Martindale**
**City:** Springfield
**County:** Clark
**State:** Ohio
**Comments:**
Absolutley yes on ending unfair practices by credit companies. When fees are the major-maker for these companies, you know they want people to be late. When a late fee, creates an over the limit amount, another fee is imposed. Marketing to teems and college students should be forbidden. Credit companies should bear at leatst half of the responsibility of giving credit to folks who who cannot afford the payments. But they intentionally lend to folks who will have trouble making payments so they can assess them even more fees. Today we have legalized loan-sharks, taken them off the street corner and given them an office and an air of respectabilty. As for credit scores, it should be mandatory that any company assessing my credit-worthiness must share that information with me. How dare they be allowed to evaluate and share my personal information with lenders, but not be required to share with me how that credit score is calculated.

**Name: Diana Marrero-Pinto**
**City:** Lorain
**County:** Lorain
**State:** Ohio
**Comments:**
After being burned by so called "second chance" credit card companies and being offered countless workout plans that were never honored only to find payments eaten up by charges, fees, and interest, I fully support what I can hope to be the begining of holding these companies accountable for the role they have played in deteriorating the anerican family and our finances.

**Name: Tina West**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeff Burgess**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom West**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John A. Blessing**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support the current bill...

**Name: John Johnson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kurt Murden**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support these changes.

**Name: Leroy Herd**
**City:** Fairborn
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nseabasi Ufot**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
Unfair access to credit based on race, gender & other protected class status. Using class neutral criteria like addresses, names etc. (I'm a young labor lawyer who can't buy a house)

**Name: Edith C. Mullen**
**City:** Wheelersburg
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emily M. Moore**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruth Ritchie**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Terri Robinson**
**City:** Ironton
**County:** Lawrence
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronald D> Malone**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am pleased that the state of Ohio stepped in and put an end to this high priced loan business, robbing people who are already in financial distress.

**Name: C. Richard Henderson**
**City:** East Lake
**County:** Lake
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth A. Hawenstein**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
The fee they charge are the worst to the hard working people who are trying to keep a home and to raise children. It is just greed. It is the same with the bank with their fees.

**Name: Robin Lagorin**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Stop targetting college students and credit card mailings. My college son was promised low interest rates if he took their credit card. Now that he has graduated, his interest rates have been raised.

**Name: Janet Bolant**
**City:** Geneva
**County:** Ashtabula
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles Dorcas**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Cut down on unfair fees to just hold the card.

**Name: Roberta Skok**
**City:** Perrysville
**County:** Ashland
**State:** Ohio
**Comments:**
Please try and get new rules that they must follow. The 21 day time frame to pay would help a lot of people. Keep the interest rate that you originally agreed to when you purchased the item.

**Name: Ken Sulfridge**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael DeLuke**
**City:** Kent
**County:** Portage
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Sams**
**City:** The Palms
**State:** Ohio
**Comments:**
The credit card industry is literally siphoning the life out of our memebers.

**Name: Dominic J. Reda Sr.**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steven P. Pickard**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joann Spiess**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Reams**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Erskine**
**City:** Whitehouse
**County:** Lucas
**State:** Ohio
**Comments:**
I support all of the above. I had a credit card that would change the payment due date almost monthly without notice and if my payment was not there by US Mail at 10 am it was late.

**Name: David Kovacs**
**City:** Toledo
**County:** Lucas
**State:** Ohio

**Comments:**
Credit Card co's should treat people with fairness and honor rates and agreements, signed at time of application for the credit line.

**Name: Mona Abraham**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I think it is only fair and I am in total support!

**Name: Mike Zeigler**
**City:** Coshocton
**County:** Coshocton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mark Davis**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John M. Jamison**
**City:** Parma
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Please pass new common sense credit card practices.

**Name: Gary W. Arnold**
**City:** Glouster
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Victor**
**City:** Copley
**County:** Summit
**State:** Ohio
**Comments:**
The recent changes in Credit Card Laws are hurting those who need help most...chronic spenders...people with little financial savvy...ridiculously HIGH interest charges will only expedite these people into bankruptcy. STOP THE BLEEDING. The average consumer needs a watch dog to help them from making foolish financial decisions. Right now all the advantages are on the side of the Finance Company.

**Name: Sandra Shonborn**
**City:** Jacksonville
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jackquelyn Johnson**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly Hereford**
**City:** Warrensville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Faye Boyd**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia D. Johnson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly Gaines**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephen M. Roberts**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eric Boyd**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: P. McClair**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandy Coutcher**
**City:** Whitehouse
**County:** Lucas
**State:** Ohio
**Comments:**
I am in support of new federal rules to protect us against unfair practices by the credit card companies.

**Name: Angela Caldwell**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sylvia Branch**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pamela S. Shelton**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
This is a big step in halting the ruin not only of the citizen but of this country.

**Name: Barbara Bellay**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deborah Bindas**
**City:** Niles
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sally Powless**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please treat citizens fairly and stop unfair and deceptive credit card practices.

**Name: William F. Fogle**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes! Yes!

**Name: John Boyd**
**County:** Franklin
**State:** Ohio
**Comments:**
I still believe that capitalism is the best economic model. However, without oversight greed takes over as we have seen with Enron, current mortgage crisis, etc. Therefore I believe it is appropriate to increase the oversight of financial institutions to insure the general public is not abused. It is also VERY important that our schools do a better job of preparing our young citizens to understand economic matters and how they impact their lives.

**Name: Cheryl Tyler-Folsom**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Devore**
**City:** Ostcondes
**State:** Ohio
**Comments:**
I support all the cahnges supported by Richard Cordray.

**Name: Cindy Michael**
**City:** Warren
**County:** Trumbull
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lou Maholic**
**City:** Fairlawn
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susanne Curran**
**City:** Mithoff St
**County:** Franklin
**State:** Ohio
**Comments:**
I also think the terms and conditions should be in a type size that is easily readable rather than mouse print! If you are given a 0% interest rate on a card and you are one day late due to an emergency, such as my brother passing away, there are no exceptions. The rate then goes up astronomically. It definitely is gotcha capitalism.

**Name: Betty Thomas**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Ohio and America need your help. Please stop these unfair practices.

**Name: Garnet J. Giles**
**City:** Warren
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Taylor**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
The cycle is to keep you paying and paying and never get out from underneath a bill.

**Name: R. Sean Grayson**
**City:** Galina
**County:** Delaware
**State:** Ohio
**Comments:**
Consumers need protection! Fees and interest rates are outrageous! Companies set up more and more hurdles just to get late fees and drive up interest rates. Enough is enough!

**Name: James A. Crocia**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
The fees paid by merchants to the credit card companies should be loweroed. They just press these costs on to us so we get hit twice.

**Name: Harold Mitchell**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eric Clemons**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Celes**
**City:** Moraine
**County:** Montgomery
**State:** Ohio
**Comments:**
Stop preditory lending. Put more pressure on "Do Not Call" list.

**Name: Annette Park**
**State:** Ohio
**Comments:**
Credit cards serve one purpose...To make those in debt get deeper in with very little chance of absolving the situation. While not completely the lenders fault the design of credit card debt and it's impact on society, economically and finacially is. America needs help. The unfair practices, doublespeak, and misleading information need to be challenged and appropiate measures need to be taken.

**Name: Bonnie Haggins**
**City:** Blacklick
**County:** Franklin
**State:** Ohio
**Comments:**
The cost and annual fees and interest rates. All are way above board. You should be able to keep the rate you got when you accepted the credit card.

**Name: Matthew Causer**
**County:** Mahoning
**State:** Ohio

**Comments:**
I applaude you for proposing changes to get the credit lending industry under control. For far too long now, lobbyists for the credit industry have influenced Congress negatively to ensure their profits, running rampant over the "little people." It's time to put a stop to that.

**Name: cheryl swisher**
**City:** delta
**County:** Fulton
**State:** Ohio
**Comments:**
I support the legislation because it makes credit card companies more accountable to the consumer. I have had them charge me late fees for paying on the due date, on their online system and then inflating my rate to the "default rate" because their system didnt post it until 12:01am and they considered it a day late!

**Name: Deborah Ferguson**
**City:** West Carrollton
**County:** Montgomery
**State:** Ohio
**Comments:**
As a Social Worker I have seen the negative effects of credit card practices on my clients and I support 100% of the proposed changes. Deborah Ferguson LSW

**Name: Sheila Thomas**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I am so pleased that your office is taking the time to address this very complex and unfair issue. Millions of hard working people drown in credit card debt due to the industrie's practices that have been allowed far too long.

**Name: Freida Morgan**
**State:** Ohio
**Comments:**
Due to our economy situation, credit card companies should be working with consumers, not making it more difficult for them. Credit card companies are partly to blame when consumers are unable to make payments whether timely or not.

**Name: Mary Niklas**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
Enough is enough. Credit cards companies are preying off the ignorance of the consumer. Someone must stop the madness.

**Name: Patti Eaglin**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
Please pass the credit card rule changes.

**Name: cathy belanger**
**City:** Cincinnati, OH
**County:** Hamilton
**State:** Ohio
**Comments:**
I Support the bill.

**Name: s d smith**
**City:** cleveland heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
i could not agree more with this plan to limit the fees,(why not eliminate them altogether) that credit card companies charge. now, if they would stop sending pre-approval card letters weekly, it might help the planet green campaign.

**Name: Renita Jones**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I am a struggling single parent and everytime my credit report is pulled it decreases my score. This in return keeps hampering my from obtaining anything.This is why passing this bill will be of serve to me.

**Name: Richard Kocinski**
**County:** Washington
**State:** Ohio
**Comments:**
I'm a 100% disabled person, and the credit card companies put the screws to me, until I called them and explained I was disabled and then they returned everything to the levels before they did this. It is sad the financial institutions have the power they do over peoples lives. It is unfair the CC companies can raise rates to outragious percentage. Loan sharking is what it is. This needs to end, just as preditor house loans must end in Ohio. It is time to be fair, looks like we the middle income are getting hammered again and again, we need help.

**Name: Therese Chilton**
**City:** Galloway
**County:** Franklin
**State:** Ohio
**Comments:**
I would Like the original cap your sign up for to stay on your credit cards or loans. The other comment is to stop the the creditors from putting a overthe limit and last fee and a card at the same time the adss interest and causes the debtor high fees were they are unable to pay.

**Name: Marianne Hofacker**
**County:** Stark
**State:** Ohio
**Comments:**
No comments at this time.

**Name: Kathryn C. White**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
Some of us use credit cards for their convenience for making routine purchases(especially when no other form of payment is accepted). Many of us, however, who live from paycheck to paycheck, unfortunately use credit cards for large, necessary, emergency purchases, such as auto repairs or home repairs, when we have no other way of paying. Trouble is, once we "contract" with credit card companies, our budgets are squeezed further by our credit card payments, and the list of "emergencies" may expand to include, on occasion, such things as food, gas, a property tax payment or a prom dress. I dream of the day that I will be able to pay off my credit card balance, and try to remain hopeful that I will live to see that day. However, since my credit card "contract" allows the company to raise my payments, rates and other terms for any reason, or no reason at all, I live in fear that my payments may be raised beyond my ability to pay, or my rates may be raised to the point that my debt will be the only financial legacy I'll leave to my children. The proposed regulatory issues raised here are absolutely just and necessary. If credit card companies were liable to uphold the terms under which the loan was contracted, I'd rest easier. As it stands, I feel almost as though the credit card trap is a new form of slavery, or at least feudalism: a sizable portion of the work I do is done for them, and financially, they pretty much own me and can do what they like with me.

**Name: Bonni Trice**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
As a victim credit card company abuse, increasing my rate to almost 30% because of other credit activity unrelated to my record with the company, I would strongly encourage support for all control measures. The company's arrogance towards my questions and complaint underlines their "we can do whatever we want-so what" attitude. Thank you for your efforts.

**Name: Kristine Royer**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I hope this goes through--this has been needed for a long time.

**Name: Dave Sennerud**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I remember when credit card companies made their money mainly from the interest charged on their accounts. Apparently that isn't enough. Now they have instituted unfair rules to drain even

more money from consumers. Miss a payment by a day, and you're interest rate is upped forever. They list due dates on a Saturday knowing full well that they will not be open to receive and credit your account then. As part of your agreement, you are forced to give up your legal rights to contest disagreements in court, instead being subject to company-paid arbitration. (Hmm, I wonder who would win?) Unfettered corporate greed like this is ruining America. Please do your part to help rein these credit card companies in and make things fair.

**Name: Barbara Kunkle**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
Thank you for working to make credit card companies more fair and accountable. One of their newer tricks is to remove a ceiling on fees charged to do account transfers.

**Name: Doug Baker**
**City:** Willoughby
**County:** Lake
**State:** Ohio
**Comments:**
I applaud Richard Cordray"s efforts and agree with many of the comments regarding credit card companies and their marketing techniques. Companies should not be marketing to college students unless there are reasonable limits placed on their credit limits. Bad habits are quickly developed and hard to deal with. In the meantime these credit card companies and banks have been smiling all the way to the bank.

**Name: Teresa Runyon**
**County:** Athens
**State:** Ohio
**Comments:**
Hello does this cover debt collectors also if so I can give you a name of one I am dealing with and I also can give you some other info on credit cards and collectors.. Thanks!

**Name: Teresa Holden**
**State:** Ohio
**Comments:**
I started a home based business to help my family through the tougher times. I did put a lot of my business expenses on line. I find that it is a very frustrating time to open a statement and see that your interest has went from 3.9% to 14.9% and then the next month go to 24.9%. When you call them they tell you that is their common practice. I have not been late, or used their payment reduction plan. Just that they feel they are the BIG person and they can do whatever they want. Where do honest bill paying citizens get to reap the benefits now?

**Name: Susan Cahen**
**City:** Lyndhurst
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rachel Jordan**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rita Schober**
**City:** Millbury
**County:** Wood
**State:** Ohio
**Comments:**
Need consistent time to pay credit card bills.

**Name: Bertha Parnell**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please stop unfair and Deceptive Credit Card practices. It is hard enough to live as is.

**Name: Marilynn Wagner**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth T. Henderson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
As a mother of college grads, I am AGAINST credit card companies offering their products on campuses to unknowing undergraduate students!

**Name: Judith Callis**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Denise Wilson-Krueger**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela Nelson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I understand that credit card companies take risks when it comes to people and their spending habits. However, my hope is that they will charge fair and right fees.

**Name: Tesser Badgett**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Griswold**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I have experienced unfair fees causing balances to be over credit limit.

**Name: Cathy Wright**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Rollins**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Santoria Johnson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Della Williams**
**City:** Toledo
**County:** Lucas
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jamie Hunter**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Liz Winslow**
**City:** Walbridge
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Coleman**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marge Nowicki**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Why do they have due dates that fall on Sundays?

**Name: Marcia Jess**
**City:** Port Clinton
**County:** Lucas
**State:** Ohio
**Comments:**
It's about time!

**Name: mary slife**
**City:** north canton
**County:** Stark
**State:** Ohio
**Comments:**
I have been shocked at some of the practices of banks. My son was assigned numberous fees for making a withdrawel from his account, more than what was available. It was always my understanding that you could not take out money you did not have and the withdrawel would be denied. This did not happen. He was assigned a $30.00 for going over and additional fees each day that he did not bring the balance up. He was unaware that he was below balance until he received a letter almost a week later. His fees were almost $300.00 at that point. At the time he was a college student and this was an extremely large amount of money to him. I went to the bank and asked for an overdraft allowance to be put on his account so it could not happen again. He was denied due to lack of credit history.

**Name: George Johnson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leroy A. Elmore**
**City:** Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eddie Lawson**
**City:** Barbortoni
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas G. Morneweck**
**City:** Tallwadge
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marcia Knox**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stacey Benson-Taylor**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joe D. Wilson**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ron Rebford**
**City:** Fairfield
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William H. Thomas**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William H. Thomas**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shiry D. Keirns**
**City:** Millfield
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Louise Jago**
**City:** Amesville
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Floyd E. Wright**
**City:** Gallipolis
**County:** Gallia
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Dillon II**
**City:** Glouster
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie Albers**
**City:** Maple Hts.
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support ending unfair charges and practices!!

**Name: Betty Harris**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronald B. Dull**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jose Colon**
**County:** Hamilton
**State:** Ohio
**Comments:**
Fifth Third Bank raised my credit card rate from 3.99% to 23% for going over my credit limit even though I paid a over the limit fee and paid the overage charges.I was never issued any warning that an icrease would occur. After speaking to thier customer service agents;I was told that it was in the brochure with the fine print and banking terminology. They refuse to work with thier customers and refused to reduce my interest rate. I am in support of any legislation that would end the corrupt greedy practices of Banking Institutions and credit card companies(docket no. R-1314)

**Name: Jenell Hebert**
**State:** Ohio
**Comments:**
Credit card companies are a prime example of greed in today's society. These companies take advantage of those who do not have an understanding of personal financial management; this should be a crime because it impacts, in a negative way, not only that individual but couples and families, and chain reacts to the creation of economic problems for the state and the country.

**Name: Tara Mapes**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I have always faithfully paid all my bills on time. Recently when I set up autopayments through a credit card website, I had paid an April bill on 4/18 and my May bill on 5/16 (in accordance with my pay periods) I received notice that my credit card company charged me a 39.00 late fee. I was

very upset and called the company and asked how I could be charged a late fee when my credit card bill for May was created on the day I paid it... I was told I paid my May bill 1 day too early so they put it on my APril bill, their system couldnt handle someone that paid that early in the billing cycle... and since I didnt pay TWICE in may, that I had to pay that charge and suffer credit damage. After speaking with a supervisor I finally had the charge removed. I was disgusted that I was being punished and victimized for trying to pay my bill Early.

**Name: Douglas Mapes**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
As all consumers sometimes do, I used my credit card up to about $30 away from my maximum limit. WHen I submitted my payment, it was "processed" a day late, even though I sent it a week early. So the credit card company charged me 39$ which sent me over the limit by 9$---, so they charged me another 39$ for being over the limit (which by the way--THEY sent me over the limit, not by my choice) and Upped my interest rate to over 25% So every month when I paid the minimum, I wasnt able to get past the 78$ fees they put on my account, so they charged me another 39$ a month in addition to the outrageous interest charges. This account was a $500 credit card...I was being charged 94% Interest in FEES alone, on top of my NEW finance charges of 25% per year. I Struggled to get my payment high enough so that I avoided the 39.00 monthly over the limit fee, and between the monthly finance charge and the fee, I would have had to pay more than I could afford. When I called them to explain what had happened and the fact that THEIR FEES SENT ME OVER THE LIMIT, I was told that I wasnt responsible enough for the card, and I made enough money to pay their monthly fees plus my minimum payment. It took me over 2.5 years to pay off 500 dollars, and I paid over $1500 plus the $500 borrowed to pay it off.

**Name: Irene Tron**
**City:** Marion
**County:** Marion
**State:** Ohio
**Comments:**
Dear Treasurer Cordray, Thank you so much for putting forth the effort to lessen the stranglehold the credit card companies have on too many citizens in this country and the great state of Ohio. However, this story is true and no one is being held accountable. What does your office suggest I do about the collections agency that keeps calling my husband's business number and our private home phone number over my granddaughter's credit card which is in default? My granddaughter is 5 years old. She will be six August fifth and the card was applied for by my son's wife. I have given the card to the City Police and the credit card company will not even comply with our local law enforcement by giving the officer the run around! In the meantime the collections agency says that my husband and I need to resolve the situation. Why?! My son's wife has very serious emotional issues. The best way to insure the protection of the public from these companies is to not allow credit card applicatrions sent willy nilly through TV spots, internet, and snail mail. These companies have no idea who is on the other end. Needless to say I am sure my husband and I aren't the only ones who have a 5 year old grandchild with a credit card in collections. I also do not have a lot of faith that anyone is listening or cares how this situation is resolved.

**Name: Melody Rasool**
**State:** Ohio
**Comments:**
I think that it is predatory when credit card companies want to raise interest rates when individuals have not exceeded their credit limit nor made late payments.

**Name: Brendon Smith**
**City:** Franklin
**County:** Warren
**State:** Ohio
**Comments:**
A few years I got a credit card which started me off with a $300 limit. I never charged anything to it. They charged something like $180 in fees just to get my card. I was a few days late on my first payment and they cancelled it immediately before I ever used it. Not only that I had to pay all of the fees along with a late fee. I ended up paying $220 for a credit card that I had for just over one month and didnt even use once. I just recently cancelled two credit cards, one with a $250 and one with a $300 balance. Both cards charged me a $6 a month fee just to have the card eventhough both had a zero balance. That's $72 a year plus the annual fee of $150. I would have to be an idiot to keep a card like that let alone two when all I really wanted them for was emergencies. Not worth it at all. It's crazy that a credit card company wants me to pay them around $200 a year just for them to give me a $250 credit limit at a 20%+ interest rate. It's not fair.

**Name: Jeremiah Zadnik**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I do not use credit cards very often because of those reasons listed. I do not think the practices of some credit card companies should be legal since they are worse than loan sharks. I think that credit card companies should treat their costumers fairly. I think that changes should be made for the best interest of the most people.

**Name: Allyssa Allison**
**State:** Ohio
**Comments:**
This needs to stop! I am tired of these greedy credit companies getting away with these deceptive practices! PLEASE stop this madness. Thank you.

**Name: Eric Wiener**
**City:** Oxford
**County:** Butler
**State:** Ohio
**Comments:**
Finally. Thank you, Richard Cordray.

**Name: Sandra Guerard**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
THANK YOU! Finally something may be done to stop banks and credit card companies from putting the whammy on our pocketbook. About two years ago my son asked me to allow him to pay his rent using my Bank of America credit card. (His room mate had given him his share late and the payment would have been late without the card payment). My son gave me the funds which I paid against my card. What I did not know was that this was considered a cash advance, a 20+ interest rate and, here is the kicker, no payments would be posted to cover this $600 until

my balance on regular purchases was paid off. I had not used good judgement in allowing another child to use my card with the promise of paying therefore I had a high balance. Because I simply got my statement, paid over what was due, I never really read what was happening with my card. One day about a year ago I really looked at the statement and saw that I had a $900 cash advance on my account. I phoned the company and asked what this was. They told me that the rent my son paid using my card was considered a cash advance and explained that no payments would be posted to that balance until my regular charges was paid off. When I protested that this was an unfair practice they simply said you signed the agreement and you are responsible for this balance. A year later that $600 is now $1000. This practice is totally unethical and a scam to generate funds for the companies and chumps such as I fall prey to this practice. I immediately closed the account, am making double payments to get this paid off. Now comes the funny part. I get letters from Bank of America offering to allow me to skip a payment (this simply doubles the amount they charge on interest). How kind to allow me to save a month's payment!! HA. In addition to that, I receive courtesy checks to use to "allow myself to purchase the things I need". Needless to say those offers are trashed. Please work to get this highly immoral practice stopped.

**Name: Jean P. Flightmaster**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
Interest rates are out of control. Please put some fairness back into the industry. CITI mailed me a payment bill less than 5 working days before due, I had to take it to a store to avoid penalty.

**Name: John Saylor**
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I recently canceled a credit card and it took four different phone calls to three different agencies to get the account finally closed. When I thought I had it closed a new bill would come with some other charge for some other service I didn't even know was attached to the credit card. I don't know if this problem relates to what you are working on but it sure would be nice to kno wthat credit card companies woudl have to totally upfront with all aspects of services related to a card so that when you canceled the card you didn't have to fight three or four battles to get the card closed for good.

**Name: Ron Hooker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Great Job!!

**Name: Walter J. Edwards**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I share your support all the way.

**Name: Bonnie Bell Clark**
**City:** Kirkersville
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Clark**
**City:** Kirkersville
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Roslyn Sims**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eileen M. Gallagher**
**City:** Avon
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vanessa Turner**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Thank you Richard Cordray for helping the middle, as well as lower class people have a voice.

**Name: Helen Youngblood**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John J. Filak**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I recieve credit card offers every day that include special hook offers to get me to sign up, but the real deal is concealed in fine print. These deals are not for my benefit, but for theirs.

**Name: Douglas C. Moore**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cenia M. Willis**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sheila Fambro**
**City:** Copley
**County:** Summit
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Roy Payton**
**City:** Ports
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Howard Van Kleef**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leslie Patterson**
**City:** Howard
**County:** Knox
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shelby L. Woodall**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
There needs to be a change in the law as to credit card companies supporting businesses over

individuals as it pertains to disputes, when evidence is clear the business has acted to the detriment of the consumer.

**Name: Tom Kosek**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Davis**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Meadows-Crabtree**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
All of the above issues are important. Also- why did I get an application from Discover Card enclosed with my registration from OH Bureau of Motor Vehicles--free postage paid for by OH taxpayers or some kind of contract witht the STATE? I don't think doctors and hospitals should encourage credit charges to pay bills.

**Name: Lawrence Brown**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wilbur A. Burke**
**City:** Elida
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Evans**
**City:** Galena
**County:** Delaware
**State:** Ohio
**Comments:**
Rates are too high and I have a very good credit rating!

**Name: Kellie Kochensparger**
**City:** Eaton
**County:** Preble
**State:** Ohio
**Comments:**
I support the efforts to protect consumers against unfair practices and deceptive offers of credit.

**Name: Sherene Gardner**
**City:** Sunbury
**County:** Delaware
**State:** Ohio
**Comments:**
Interest rates are so high, no matter how I try I can't get out of debt, even when I pay above my monthly minimum payment. Please help.

**Name: Ron & Mary Frances- Hooker**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Doug Kelly**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ken Nance**
**City:** Riverside
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matthew Banal**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card practices simply need an element of fairness in computation of rates and enforcement of time limits.

**Name: Rachel Morrow**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Drabick**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rhonda Mundy**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I think that the proposed changes are badly needed. I have always believed that credit card companies are legally stealing from consumers. It's always about making a dollar, no matter how unfair the practice is. To add fee, after fee after fee is adding money that is not owed. There needs to be a way to end unfair credit practices. People are being taken advantage of. It shouldn't take years to pay off small balances. Offers of credit, that sound good, usually have some criteria in small print that the average person doesn't consider. This also makes college students likely prey and very vulnerable because of their pressing needs. I fully support the changes.

**Name: Nannette Folsom**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Grant Harding**
**City:** Vermelion
**County:** Ashland
**State:** Ohio
**Comments:**
Payment $2.00 short had to pay $35 late charge on $2.00 and interest increase went up 6.5% more.

**Name: Anne Logue**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am so glad this issue-especially variable payment due dates--is being considered. My gas credit card changes the due date so that I have to pay penalties on top of high gas prices. Thank you...

**Name: Beverly Payne**
**City:** Crestline
**County:** Crawford
**State:** Ohio

**Comments:**
I have had fees tacked on my bills because they were received but not posted the day the payment was received. Also, banks imposed these same fees, and somethimes your payment.

**Name: Joann Johntony**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
Stop the abuse of credit cards.

**Name: Randy Weston**
**City:** Morral
**County:** Marion
**State:** Ohio
**Comments:**
Please put these rules in place!

**Name: Fred McGran**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lynne E. McGraw**
**City:** Pickerington
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jenny Albaugh**
**City:** Lore City
**County:** Guernsey
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Franklin E. Beach Jr.**
**City:** Radcliff
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lynda Mobley**
**City:** Republic
**County:** Seneca
**State:** Ohio

**Comments:**
We must get fair rules and regulations to protect our citizens.

**Name: Eleanor Armentrout**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
Yes! I support new federal rules to end unfair credit card practices.

**Name: Lenora R. Giles**
**City:** Wellsville
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anthony Vernell**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nina Calabria**
**City:** Galina
**County:** Galina
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tommy Sue Adam**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Blevins**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Himmelhauer**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jim Tackett**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices.

**Name: John Horn**
**City:** Maineville
**County:** Warren
**State:** Ohio
**Comments:**
No more late fees unless there is a twenty plus day window for payments to be made. We need new rules!

**Name: Jayson Demagall**
**City:** Lakewood
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Please offer some common sense protection for me and my fellow Americans from unfair credit card practices.

**Name: Albert Jackson**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Harold A. Palmer Jr.**
**City:** Blacklick
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Clyde Mauk**
**City:** Huher Hts.
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeanette Mauk**
**City:** Haber Heights

**County:** Miami
**State:** Ohio
**Comments:**
This is something that is long overdue!!

**Name: William Padisak Jr.**
**City:** Austintown
**County:** Mahoning
**State:** Ohio
**Comments:**
Unfair practices by credit card companies hurt the members of our society who can least afford it.

**Name: Bonnie L. Grantz**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
This is very important to working America. Having stricter laws for credit card companies to follow will help increase the economy as well as decrease the amount of bankruptcies.

**Name: Ronald F. Blatt**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David J. Adam**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
Help! Please! Now!

**Name: Barbara J. Ward**
**City:** Proctorville
**County:** Lawrence
**State:** Ohio
**Comments:**
I think that once you make a purchase with your card, you've entered an agreement. I think it is unfair to raise that rate before that balance is paid in full-

**Name: Hoberta Roach**
**City:** Gallipolis
**County:** Gallia
**State:** Ohio
**Comments:**
I am in favor of all the rules.

**Name: Tim E. Blair**
**City:** Belpre
**County:** Washington
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joan Albaugh**
**City:** Cambridge
**County:** Guernsey
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Carrier**
**City:** Loveland
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy L. Weible**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deaner Baer**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Davida Russell**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I would like to talk about this with you. Sue them. 216-409-2052.

**Name: William Higgins**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Watts**
**City:** Cleveland Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra Basham**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Haller**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
It is time to end the unfair practices many credit card companies have been employing. Raising rates when any other bill may be late, two-cycle applied interest, and unfair fees; we need a change!

**Name: Denise Holler**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I would also appreciate protection for people with check/cash places. These are legalized loan sharks. They prey on the poor or low income people with no other credit option.

**Name: Bill Hurlow**
**City:** Galion
**County:** Crawford
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandra Wheeler**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Vivian J. Long**
**City:** Gnadenhutten
**County:** Tuscarawas
**State:** Ohio

**Comments:**
Credit card companies need to be regulated. Help people get on their feet and be able to pay balances off.

**Name: Rosella P. Tope**
**City:** Waynesburg
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Beth Thompson**
**City:** Ashland
**County:** Ashland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sue Mclain**
**City:** Edon
**County:** Williams
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christine Holland**
**City:** Millbury
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sheila Edwards**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I am in support of working for fair fees conncected to credit card balances. It should not be allowed to continuely add fees.

**Name: Mary Ann Howell**
**State:** Ohio
**Comments:**
100%

**Name: Maybelle Jordan-Birs**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Hayes**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Wilson-Wright**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James E. Powell**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
These unfair and deceptive practices have been going on for far too long. These practices are the reasons for sooo many bankruptcies in Ohio and all across this country. You have my total support.

**Name: Fredrick A. Wenzl**
**City:** Parma
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I was paying on time, all my bills, but Capital One decided to raise my interest rate 8% higher. I use my other cards and cancelled my Capital One cards.

**Name: Carmen Heath**
**City:** Trotwood
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Arnetta S. Banks**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Larry Malone**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beverly Spetz**
**City:** Delta
**County:** Fulton
**State:** Ohio
**Comments:**
Things are so tight already, to add unexpected fees and charges hurts working families even further. PLEASE put these controls in place.

**Name: Harold Wick**
**City:** Curtice
**County:** Ottawa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steven Myers**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly Mobley**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Hipsher**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
The credit card companies have been as bad as the predatory lenders....high interest rates, annual fees, monthly fees, high late fees anything to continue the cycle of predatory lending which is what credit is all about. Lending us the opportunity to utilize the funds and PAY later.

**Name: Paul Bellamy**
**City:** Shaker Heights
**County:** Cuyahoga
**State:** Ohio

**Comments:**
It's long past due that our regulators regulate. Most credit card fees are deceptive, unearned, punitive and exorbitant. "Theft" is a more apt description than "fee." It's time to fight back!

**Name: Jenell Unger**
**City:** euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Credit card charges need to be fair.

**Name: Evelyn Stanton**
**City:** Poland
**County:** Mahoning
**State:** Ohio
**Comments:**
I believe these issues are well over due.

**Name: Glenna Prendes**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I am one person of many with a lot of credit card debt. One card in particular is not willing at all to lower the interest rate which went to an astronomical 29.99% from 8.59%. I have only been late on the payment one time. I have paid the card on time , every time, since. The minimum payment is $270.00 but the finance charge is $269.56. The account has been closed for approximatley 3 years, I am still making payments and was told I was out of luck lowering the interest.I take full responsiblity for my debt but I am glad someone is trying to bring these credit card companies to task! Thank you Richard Cordray, you have my support.

**Name: Judy Nasar**
**State:** Ohio
**Comments:**
I support all the proposed changes to credit practices.

**Name: Carla Burnett**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am glad to see something is going to be done about these problems/issues. Thank you. I would like to stay update on the progess.

**Name: Dawn King**
**County:** Portage
**State:** Ohio
**Comments:**
Chase lowered the limit, charged a transfer fee that put the card over the limit, charged over the

limit & late fees for several years while fighting with them about this, and increased the interest to 29.95% after one month. paid approx. 300/mo but balance increased 500-600/mo

**Name: Cynthia Sich**
**City:** North Canton
**County:** Summit
**State:** Ohio
**Comments:**
Consumers deserve credit protections from these unfair practices that have been allowed to cause many financial hardships. We need Congress help!

**Name: ANTHONY BATES**
**City:** TOLEDO
**County:** Lucas
**State:** Ohio
**Comments:**
Unfair annual and member fees which amounts up to a do nothing fudiciary accountability and responsibility Unfair application (i.e., processing) of overdraft and negative balance fees on accounts that is advertised as "free checking"

**Name: chris humphreys**
**City:** jeffersonville
**County:** Fayette
**State:** Ohio
**Comments:**
I have had my rates jumped up by 12% when I have not been late. I contacted the credit card co. & was informed they raised it because they reviewed my credit history. When I asked what it was that alarmed them they could not answer and turned me over to a credit specialist who could not specifically tell me anything but suggest I had possibly file bankruptcy in the 1980's, which I did not.The guy was very rude & had no idea what he was doing. They would not lower my rate back down and luckily I had the resources to pay off that card immediately.This happened about a year ago. The credit card co. always submit your payment to the funds you owe that have the least amount of interest rather than the oldest debt. Thanks.

**Name: JOHN VAN HORN**
**City:** BETHESDA
**County:** Belmont
**State:** Ohio
**Comments:**
I DO NOT FEEL IT IS FAIR THAT CREDIT CARD COMPANIES CAN RAISE YOUR INTEREST RATE WHEN YOU HAVE NEVER MISSED A PAYMENT OR HAVE NEVER BEEN LATE WITH A PAYMENT TO THEM.

**Name: SHEILA VAN HORN**
**City:** BETHESDA
**County:** Belmont
**State:** Ohio
**Comments:**
How is it legal for credit card companies to raise an interest rate when a payment has never been late or missed ? I FEEL THIS PRACTICE IS UNFAIR.

**Name: George L. Hochmuth Sr.**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Something has to be done, they are going to BANKRUPT WE THE PEOPLE!!! They put themselves in this position with their GREED and now they are using us to correct their their financial problems NO SYMPATHY here!!

**Name: Natalie Crane**
**City:** Pataskala
**County:** Licking
**State:** Ohio
**Comments:**
It seems that this country is going deeper and deeper into debt each day. We need to do what we can to protect the public and help the economy survive. Does adding a $35 late charge to a bill that the consumer already cannot pay help the situation? NO! Too many bankruptcy filings clogging up the courts already.....

**Name: Floyd Curtis**
**State:** Ohio
**Comments:**
I pay my credit cards in full each month so the interest rate charged is not a factor but, I have noticed that the time given for payment is so short that sometimes you just have to be lucky to get the check in on time. With only 21 days to pay between the statement date and the due date, and the fast that it takes 7 to 10 days to recieve the statement it seems that the credit card companys are setting up the consumer to fail.

**Name: Mary-Ann Marshall**
**City:** Miami Lakes
**State:** Ohio
**Comments:**
I recently wanted to transfer balance on a credit card to another card for a lower rate. Everyone was very courteous and helpful. then I got a letter fromthe new card saying they were not prepared to accept my balance transfer. I have had this card for more than 20 years and my credit scores are all in the 700 range. I called that card and read them the riot act, to lead me on with my great credit and then refuse the transaction was incomprehensible and I threatened cancellation. I was given a credit of 15.00 by a very upset representative. I still may cancel that card.

**Name: Cathy Crumley**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Continuing to reduce time allocated for repayments while absuing access to other financial records (such as searching for late house or competitor credit card payments) to increase fees on unrelated card.Current reduced payment periods also are discriminatory to those w/o computer access as well as those living 'from paycheck to paycheck'.

**Name: Lynn Wenrick**
**City:** Plain City
**County:** Union
**State:** Ohio
**Comments:**
Credit card companies use your FICO scores to justify rate increases. Since an individual has a very difficult time understanding how there FICO score is calculated, it is impossible to understand how to manage long term credit card debt. One of the gimics that Bank of America does, is entice inidviduals into large lines of credit with high credit limits. Then use the FICO scores to say you are a risk, and bump rates from 9 to 27 percent. In my case, I have never been late with a payment. After I paid it off, they reduced my credit limit from $7000 to $500. Why? Not because I am credit risk, but so they could artificially keep my FICO score lower. Remember, FICO scores use the ratio of outstanding debt to credit limit in its calculation. Additionally, FICO scores do not consider one's assets. This is a one sided system. I thought loan sharking was illegal.

**Name: Betty Bidgood**
**City:** Mechanicsburg
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
Chase refuses to lower my interest rate 29% because the credit card account is closed. If I was having trouble paying the minimum amount they would lower it but because I try to pay more they refuse.

**Name: Leah Gingerich**
**City:** Plain city
**County:** Madison
**State:** Ohio
**Comments:**
The credit card companies definitely has been taking advange of us people and need to be regulated. I am not sure if you are aware of it but I have been getting phone calls from computer calls that is a third party when I answered the call then I am asked if I want to see if I can have my interest lowered I have to push a number on the phone then when I get a body on the phone they can't help me. I want to ask why to I can't those phone calls in the first place.

**Name: Peter Wilson**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
I strongly support Treasurer Cordray's charge to bring the credit card "drug lords" into line. I have been the victim of predatory lending rates in excess of 30% imposed because I missed deadlines. My accounts have NEVER been 30 days past due, yet I am penalized for 6 month periods because of these instances of "slow pay." With rates of this magnitude it is impossible to make progress in paying off the account, a fact that the issuing companies greedily embrace. These rates are imposed IN ADDITION to substantial late payment charges. As for banks imposing overdraft charges, I have noticed that my bank will routinely re-order my debits from smallest to greatest amount in order to maximize their return on these fees. Time for some accountability here!

**Name: David Lowenstein**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
On a business credit card with Bank of America my credit limit was lowered without notice. I subsequently made a purchase on the card without knowing that the limit was decreased and then was charged a over the limit fee. I attempted to contact Bank of America and was told that I would receive the letter in the mail about reducing my credit limit. I received this letter 8 days after I made the charge that resulted in me going over my limit. The Bank would not remove the charges for over the limit fees.

**Name: Robert Stout**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
After how I was treated by Credit Card Companies, I shutter to see there effects on the less fortunate. My interest rate was doubled on two of my cards. When I called and inquired about it, the companies could not give me a reason for it. My credit limit was reduced for no reason after paying on time every month and never using the card to the maximum limit. Even now with the cards closed I am being subjected to raised rates. This is no longer about a company providing a service and being responsible in lending. It has become a way to make large amounts of revenue off of people that have paid their bill timely and used their credit responsibly.

**Name: Dwayne Scott**
**City:** Pataskala
**County:** Licking
**State:** Ohio
**Comments:**
Having only recently escaped the credit card hole of barely keeping my head above water (less than 2 years) I absolutely think there needs to be more stringent regulations. Due to a few late payments my rates skyrocketed to what a few decades ago would have been considered loan sharking. Now that I am debt free, I am swamped with card applications. Including applications from the one company whose card I still carry. I have tried unsuccessfully to lower these rates explaining that their own new offers are lower than what I have. Also not a week goes by that I don't receive a bunch of check from this company, encouraging me to purchase more. The offer expounding on how easy it is to have access to the funds. I agree that there are some people that should not be given credit cards. I am actually one of them. It took a lot of insistence from my partner and a lot of sacrifice to get out from under the nearly $10,000 I had in revolving debt, but what a great feeling now. I reiterate, there is a definite need for stronger regulations. As it stands now the Banks have all of the leverage and have found ways to keep customers in a circle of debt that for some only bankruptcy is the only answer.

**Name: Jeanne Wood**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I believe the government needs to regulate credit card companies by having a cap interest rate that can be charged, no larger than 15%, and also the credit card companies should not be

permitted to raise the interest rates on cards that are closed but still have a balance that is being paid monthly. There are consumers like myself that are trying to keep their credit card payments uptodate, but when the credit card company keeps increasing rate, it is making it nearly impossible to make these payments ontime.

**Name: Billie Cummings**
**City:** Hillsboro
**County:** Highland
**State:** Ohio
**Comments:**
I support changes to unfair credit card practices. I am a responsible user, paying the balance each month, but on one ocassion, my payment arrived on the 15th which was the due date, they charged a penalty on the 15th in the am, which I had to pay. It seemed unfair to me. I think it is time for our government to protect the public from predatory lenders, credit card greed and use some common sense when it comes to laws concerning financial issues.

**Name: Marty Luffy**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
Richard: Thanks for your efforts in protecting the public from usury types of charges for being late even a few days. I have had the same issue before but have been able to (luckily) convince my card company (Chase) to waive the charge given past payment records. These chrages are a crime and should be punished However, the real issue is that too many people have become dependent on credit in this "I must have it now" culture and the banks not only know it they perpetuate it along with the rest of the media, marketing and advertising engines in our economy. The result is limited spending and savings discipline and this is something that each consumer much learn to control themselves. This is a direct result of the lack of discipline in our society (schools and all) and the secular nature of today's society. I say we all just cancel our credit cards and work off of cash until that industry disappears. I would be happy to meet you on the state house to cut up some credit cards.

**Name: Christina Burden**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I was forced to go into consumer credit counciling due to the fact that a company refused to negotiate an outrageous variable rate. I was solicited by MBNA to do a debt-consolidation with an unsecured, variable rate line of credit. Apparently there was no cap on the rate on the loan, it adjusted up on a monthly basis after the initial 6 month period, until it finally reached 19%. When I called the company to try to get some relief, (I wanted to convert the line of credit to an installment loan with a fixed rate) I was treated rudely and called a deadbeat although I had never missed or been late on a payment. I finally called Consumer Credit Councling and now I'm paying 1% on the balance.

**Name: Marianne Graham**
**City:** Dayton
**County:** Montgomery
**State:** Ohio

**Comments:**
I recently read about the newest scam run by credit companies, dropping your credit limit so that you have less available credit. This, in turn, causes your credit rating (or FICO score) to drop giving them a reason to consider you more risky and hike your rate. Ohio did well to protect consumers against hte scum of lending, payday lenders, now it can really make an impact by going after the next level of companies that have become a detriment to the economy. The credit industry says that changes will prevent them from lending to risky borrowers. That qualified borrowers are already forced to deal with these practices to support "risky borrowers" is unfair. Not only that, but the credit companies can turn a qualified borrower into a risky one simply by their unfair practices. This is an important step in getting our economy back on its feet.

**Name: Kenneth Bethea**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
When I apply and get a credit card, I do it with the intention that I will use the credit card responsibly for my purchases and I have NO problem paying the set interest rate that was given to me when I applied for that card. BUT, I do mind and I don't think it is at all fair that if I am a day or 2 late (whether it be mine or the banks, or the person posting the payment or even the Post Office delivery) that I should be penalized by having my interest rate raised for that small lapse of time. I pay my bills timely and I do appreciate lenders of the Credit Cards who want my business and offer reasonable credit card interest rates and for that I will be a loyal, faithful and good customer and pay my bills BUT in return, I want the lenders to be loyal, faithful and not use the deceptive practices that have become the norm in the credit card business that is going on NOW. Please STOP these deceptive practices and lets get on with doing business as respectful and responsible citizens doing each other a service ! Kenneth D. Bethea

**Name: Lynn Stuart**
**City:** Heath
**County:** Licking
**State:** Ohio
**Comments:**
I find it very frustrating that I as a person who takes my credit very seriously, could still wind up in the situation of not enough time to pay my bill. I pay my balance every month, and currently only hold 1 credit card, from a non-aggressive bank. When the situation arose where I didn't have enough time to pay the bill due to vacation, they looked at my history and waived the charge. I feel this is due to the type of bank with which I have chosen to do business. And I feel strongly that there are people who should be denied credit. Banks are making a profit on the people who can least afford it. This is the reason the housing market is in such a decline- people were given money that they didn't have a hope of being able to repay, to buy too much house. I can't believe that banks will issue credit cards to kids still in college or high school, even, with no jobs, and no clear option for repaying the debt. And the predatory practice of giving someone a credit card after they've just declared bankruptcy is pure lunacy. Here's someone who has financial difficulties- let's just shove them completely under, by offering them 'free' money, with no help to address the issues that got them into the situation in the first place.

**Name: Terri Carlson**
**County:** Franklin
**State:** Ohio
**Comments:**
I like to pay my credit cards off monthly, but there have been a few occasions I have forgotten to

pay a credit card before my vacation and then I am slapped with unfair late fees and finance charges! Thank you Treasurer Cordray, these unfair practices hurt all Ohioans and their families!

**Name: michelle harris**
**City:** lewis center
**County:** Delaware
**State:** Ohio
**Comments:**
i was late on a credit card payment completely due to postal error and my interest rate shot up to 30% from 7%. it completely shocked me and i feel this is literally credit card company rape. how can they legally do this, especially to people with decent or good credit, whove never been late on payment before, and for that matter, to anyone. that is just way to high of an interest rate jump and they get away with it everyday.

**Name: Delbert Harlan**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Thank you for taking up this cause. I am especially concerned about the banks right to increase the interest percentage rate on my account based solely upon my account balances on other accounts EVEN if I have an excellent payment record on that particular account. I have never missed a payment but several of my credit card accounts have increased their rates because I was late (within 10 days)on a single credit card. This puts the consumer in a position of absorbing huge fees and placing them in a downward spiral that is difficult to catch up and come out of. If you think about it, this is exactly the position they want you in so more costs can be passed on the credit card holder. I support your initiative and ask that you do something about this horrific drain on the American public.

**Name: Joan Longbrake**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
It is way past time that someone wake these lending institutions up. Their profits which allow for highly paid officials and large, huge office buildings are coming from the general public. As a consumer, I expect fair treatment in all aspects of my purchases and credit requests. High interest rates are indeed killing the economy with these credit cards. It is not unusual to see 25-28% on some. Time to stop hitting the consumer. These people are your bread and butter.

**Name: Scott Laslo**
**City:** Mt. Vernon
**County:** Knox
**State:** Ohio
**Comments:**
I also would agree to regulating credit cards billing cycle and rates. My wife and I recently received a letter from a former credit card provider that all of the sudden was raising our intrest rate from 6.99% to well over 13.5%. I called the company and was told "You have great credit, but cannot lock you in at the same rate as this is the direction the company wants to go." With that comment I paid off the account and close it out. We are in a situation where we need credit cards to pay for gas, groceries and utility bills and what do we get in return HIGHER Intrest rates and shorter billing cycles. The credit card companies know we are at their mercy and feel they

are taking advantage of our sticky economy situations. There needs to be more regulations on credit card companies to help the average blue-collar worker. They need to go back to the 30-day bill and a locked intrest rate based on credit scores and payment history and not pentalize those who pay on time and who pay off or more than the minimum balance. We as a nation are dependent on credit cards to help pay for goods and services and we are being taken advantage of.

**Name: Stacy Arbaugh**
**State:** Ohio
**Comments:**
I fully support that changes in credit card policies. It is too easy for the credit card companies to make changes at the consumers expense, whether it be changing the due date, changing how interest is calculated, etc. I also agree that many people are gaining access to credit cards that should not have them. The credit card companies are counting on those of us that are good customers to continue following their rules and making up for the lost monies that should never have been lent out to begin with.

**Name: Jerry Ritter**
**City:** Bellefontaine
**County:** Logan
**State:** Ohio
**Comments:**
We also support fair time restraints in the payment of credit cards!!!!!! We find often we are gone and eturn and our card is due to be paid or paast due!! We pay in full monthly!!

**Name: Gary Hall**
**County:** Franklin
**State:** Ohio
**Comments:**
deceptive practices on rasing the interest rate to ciminal limits on all your past balances.

**Name: Frederick Yale**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
These rule changes are long over due. As a person that uses credit wisely it only take one small mishap and everything goes down the drain.

**Name: Mandy Cramer**
**City:** Granville
**County:** Licking
**State:** Ohio
**Comments:**
My husband and myself had several credit cards and when the universal default came into effect all of our interest rates raised to 30% because we had too many cards with balances, eventhough we always paid on time and more than the minimum. Our minimum payments also doubled.Also American Express needs to be stopped they have unfair collection practices and are violating the fair credit collection act. We ended up putting our credit cards into a debt management program to get rid of them and to reduce the interest rates.

**Name: Marshall Herring**
**State:** Ohio
**Comments:**
You want my comments here they go. You focused on payday lending when its the credit card companies and the banks forcing low to middle income people to use them. Total reform in all financial institutions is what is needed. Put a cap on nsf fees so they can't charge you 140 dollars for going over 40 dollars. Stop banks that give you advances from charging you nsf fees. Its not right they can extend you a 500 dollar credit limit but not offer you overdraft protection. I understand you concern for those who were carefull and kept there credit good or perfect. But I am a single father of 2 daughters thats struggles and good credit isn't a option feeding my children is. Our whole economy is crashing state is running out of unemployment fund jobs are fleeing Ohio and you worried about people with good credit while the rest of us watch you politicians strip away one freedom at a time, mean while Mexico and India and China are taking our industry. Do some good for all the people. I think politician should have to live like the people they represent then they would understand.

**Name: John Cannizzaro**
**City:** Marysville
**County:** Union
**State:** Ohio
**Comments:**
My wife and I always pay our credit card bills off in full each month. I had a situation where one month we received our credit card statement after the due date. The creditor refused to credit the charge. Creditors should be required to credit late charges once in a 12 month period if the account history reflects the account otherwise paid current. Also, the repayment date must be at least 21 days from the day the consumer receives the statement not the date the statement is issued. Reasonable mail delivery times should be estimated in this calculation. It appears that many creditors intentionally delay issuing the bills close to the due date so they can get additional fees.

**Name: Joseph Hogan**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I concur that unfair time constraints are imposed on the window for receipt of monthly payments for credit card balances. My card company typically allows only about 10 days in which to receive payment without being late. Since I often travel out-of-town for 1-2 weeks at a time, I run the risk of missing the payment deadline. I feel that more time should be allowed to return payment, say three weeks. This would be more in line with other businesses that allow about three weeks to receive payment before being late.

**Name: Paula Dix**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I wrote a check out of two different accounts to pay for a large credit card bill. When I wrote the two checks, however, I miscalculated the total amount due by $10.00. The next month I had a $54.50 finance charge on my Mastercard. $54.50 for not paying $10.00 of the total amount!

**Name: Mary Skavaril**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Dear Sir: Please regulate for credit-card companies that the Payment Due Date is 30 days after the Closing Date. Master Card has a Payment Due Date 20 days after the Closing Date. They mail the statement seven days after the Closing Date. It is difficult to make the payment by the Due Date when I travel. Thank you very much.

**Name: Lisa Johnson**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
It us my opinion something does need ot be done about the practices of the credit card companies and the way they keep tacking on fees for everything, increasing interest rates and being irate to customers when they call to work out a plan for their bills. Our unemployment rate in Ohio is rising, as it is elsewhere in the country, gas prices have risen and food prices have too. People are struggling to meet basic needs and in some cases juggling to pay the rent and buy food. Occasionally they are also finding they have missed a payment or need more time to pay credit card bills. The current problem allot of the consumers are having now is that when they call or try and arrange something to pay on their bills, credit card companies increase their interest rates if payment is late and then also charge a late fee(a double whammy to consumers). It is ridiculous. Please do something soon to help all of us out with this growing problem. Thank You

**Name: Maureen Barber**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I wasn't sure my payment would reach the credit card company (Bank of America) on time, so I went on to their website to see if they had an option to pay online. They did. I filled out a form that stated that if it was submitted by a certain date and time, the payment would be transmitted the day it was due. I went ahead and chose that option (instead of sending it by overnight mail, which would have cost less than a late fee) but the payment was not credited until one day after it was due, so I ended up with a late fee. Fortunately, they did not raise my interest rate. Why should credit card companies be charging huge interest rates, when mortgages are only 5 or 6%?

**Name: Eric Dittler**
**City:** Reynoldsburg
**County:** Licking
**State:** Ohio
**Comments:**
Ending payment due dates that fall on a weekend or holiday instead making them due on the following business day. Eliminating fees to pay with a check over the phone or online payment.

**Name: Madeline Haughton**
**City:** Hilliard

**County:** Franklin
**State:** Ohio
**Comments:**
In addition to the above, some credit card companies will not allow you to make payment on their website the 'day' the bill is due. It will date the payment 2 days out which will then be considered late and if you are close to your balance, could cause you to go over your limit. That would take on at least an additional $60.00 plus what is due. If you do a 'rush payment', it would be an additional $12.00 and then you can make the payment on the same day. This should not be allowed. This is how it is with Orchard Bank credit card. I believe there should be a grace period of 5 days after the due date before any charges can be assessed onto the account.

**Name: Andrew Lorenz**
**City:** Worthington
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
Let freedom ring! Take this Country and the Great State of Ohio out from under the control of corporate America. Give it back to the middle class working people that make everything possible! You have an oppertunity and a responsibility.

**Name: Ramona Patts**
**City:** Pickerington
**County:** Fairfield
**State:** Ohio
**Comments:**
My father and I own a business and had a business credit card. We made a large purchase for the business using a check that was issued by the Credit Card company(Advanta). We called the credit card company to confirm the interest rate and fees for using the check prior to using it. Once the bill came they increased the interest rate to 21% from 7.99% even though the check had a binding contract for 7.99% until the bill was paid off. I contacted Advanta, the rep stated that Advanta changed the terms on all checks after we called them and we had to write a letter to ask for the interest rate to returned to its original contract percentage. We paid this card off using another funding source and closed the account. This is an example of how the credit card industry is completely unregulated and can make up their own rules.

**Name: David Marietta**
**State:** Ohio
**Comments:**
Perhaps it should be harder to be able to obtain a credit card. Too many people have them that cannot afford them, just like the recent mortgage problem. I end up paying the price for the people that default on these accounts. Credit card companies have gotten out of control with their shady tactics.

**Name: Deloris Timmons**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I am helping a family member get his credit cleaned up. I try to pay my credit card bills in full each month so I was totally AMAZED at what these companies can legally do. What really blew my mind and is not mentioned in the above lists of proposed changes is the credit card company's practice of charging an above the credit limit charge created when the credit card company posts

the finance charge (32% in this case) that causes the account to rise above the approved credit card limit. While trying to prevent another charge I called (after being authorized by the credit card holder) to make a payment by phone to prevent another late payment and was told he would incur yet another charge for making a payment by phone ($10). In one month the charges were in excess of $72 on a credit card with a limit of $1,000 or less. Yes, his credit problems were/are a result of poor money management, but it is easy to understand why someone gets discouraged and just gives up when these practices are not only allowed, but perfectly legal! I was wondering if anyone was going to go after the credit card companies after the payday lenders practices were exposed. Thank you, thank you! Oh yes, I managed his money and paid off a $500 credit card balance. The card had been cancelled by the credit card company and what do you think the credit card company did as soon as the balance was zero. You guessed it, they sent him a new card within a month! Yes some people should be denied credit cards. How do you think our country got in this financial mess...overextending themselves with credit. Not everyone manages credit well; it's just a fact of life, but predatory lending should be illegal!

**Name: Robert Burkhard**
**City:** Galloway
**County:** Franklin
**State:** Ohio
**Comments:**
I support the proposed changes regarding the consumer credit card accounts.

**Name: Karen Ziemianski**
**City:** North Canton
**County:** Stark
**State:** Ohio
**Comments:**
Good luck reigning the credit card companies in. I promise to vote for anyone willing to work toward reasonable regulation of these out of control companies!

**Name: Mary Thomas**
**County:** Franklin
**State:** Ohio
**Comments:**
I firmly support the proposed rule changes to end "gotcha capitalism" and give Ohioans a level playing field for their personal finances. Low income individuals who can afford it least are hurt the most by these practices.

**Name: Mike Rudolph**
**County:** Franklin
**State:** Ohio
**Comments:**
Richard, please read "Gotch Capitalisim" chapter 1 about credit card companies and watch PBSs Frontline about the credit card industry. Very enlightening!

**Name: Richard Yarman**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I too have had a problem with a late fee added to my card for being 1 day late. I pay my card in

full each month and so far have not had a problem in getting the company to remove the charge. But it is annoying to have that show up and also on the credit report. Also tired of these companies sending out a "Transfer Balance at 0% for the life of the transfer". When you read it closely, all of your payment goes towards the transfer until it is paid off and in the mean time, your charges keep growing. I wonder how many unsuspecting people have fallen into that trap. I think that cards should be harder to obtain. I probably average one offer each day to take this card of that card. Wouldn't it be great to have the money spent on these offers to help people who need help?

**Name: john zettler**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My wife paid our $300. chase visa bill one day late by mistake.She is almost 70 years old. They charged her $29.99 late fees.We havenever been late before. A call to them was answered with response too bad you owe penalty. For one day $29.99 is excessive.

**Name: Pete Sorgini**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I recently called one of my credit card companies to request a lower interest rate (the card has been set at the default rate for a couple years now). The card was paid off in August 2007 with all payments for at least 3-4 months prior being paid on time, and has not been used since recently (in the last month or so). The request was rejected, even though when I paid off the card I was told that I had to make timely payments for 3-6 months in order for the interest rate to be lowered. It has now been almost a year and a half since they received a late payment from me - how are we supposed to ever get out of debt with a rate near 30%, when i have done everything asked of me to get a lower interest rate?

**Name: Charles Dailey**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
For many years the credit system has seemed unfair. While away attending basic training, I made one lump sum payment on my credit card and specified on the check that it was for the next 3 months (because of constraints on I.E.T. soliders). This was not applied, I was hit with many late fees (that cost more than my original bill). When speaking to the company I was not able to receive assistance. I'm tired of these companies abusing good law abiding citizens just trying to make their way in this rat race. Congress please act for your constituients

**Name: Mary Kerr**
**City:** Sunbury
**County:** Delaware
**State:** Ohio
**Comments:**
The proposed changes should also include elimination of unfair interest rates for anyone who has made consistent on time payments over 6 months. We've been making on time payments for almost a year with out spending on a credit card with a 34% interest rate that they refuse to lower!

**Name: Vikki Amicon**
**City:** Grandview
**County:** Franklin
**State:** Ohio
**Comments:**
I think these changes are necessary for those with AND WITHOUT credit problems.

**Name: Jennifer Nick**
**City:** Hilliard
**County:** Franklin
**State:** Ohio
**Comments:**
I totally agree.

**Name: Ernest Saferight**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
It's about time someone stood up and asked for the people's support on this.I get appr.2 calls a week for credit cards ,CC ins ,raise my credit limit,. It has to stop some where.Thanks Richard

**Name: Robert Goodfleisch**
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies/banks are long overdue for legislation such as Docket No. R-1314 includes. I strongly support this as a strong step toward bringing "fairness" into the credit card industry.

**Name: Joan Larkins**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I feel it is very unfair for them to charge you late charges when you have never been late except once. I called and they would not refund the fee. As soon as I get this paid off I will never use it again.

**Name: Thomas Michael**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I especially favor the 21-day minimum period for making payments.

**Name: Mike McLane**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I do not want you or any other government official monkeying around with my private credit transactions. Every time you do this, there are unintended consequenses, and I end up paying for the wrongs of less financially responsible people.

**Name: Sigrid Wagner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I applaud the fact that the Federal Government may finally (my fingers are crossed) impose some regulation on credit card companies. I support the proposed regulations, absolutely, and want to add one point that I've not seen in news reports. If your payment is late, not only are you socked with an exorbitant late fee, but you also incur interest charges for the next two months because you had a balance on your account because your payment was late. This is a triple whammy that hits folks who normally pay their balance in full each month and thus do not pay monthly interest charges.

**Name: Nicole Hamilton**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I completely support changes to unfair credit card practices.

**Name: Randall Applegate**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I manage my credit well, but like Mr. Cordray, I once faced penalties because I went on 2 week vacation and the credit card company shortened my payment period during that time.

**Name: Mary Ann Hunter**
**State:** Ohio
**Comments:**
Please consider finally giving Ohioians a fair playing field. Also, consider reveising the credit reporting bureaus as well. The current mehtod of operation at the credit bureaus is killing AMERICANS! Thanks for listening.

**Name: Linda Yarman**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I am in favor of all of the proposed changes and would add one that if a person does not respond to a request to open a card with a company, that company should be required to stop sending offers to that person after the third no response. I get at least two or three a week under my

previous name which I always destroy and get tired of all the waste of money that I see when I get these mailings.

**Name: MARK SMITH**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am a conservative Republican who wants to encourage bi-partisan support for these proposed changes. Only good can come from tighter restrictions on who qualifies for credit cards, and what the credit limits and interest rate limits on the card should be. We must begin to put common sense requirements into place, so those who are tempted to constantly live above their means cannot do so by means of credit cards and store cards. Default on the part of those who should not have a line of credit in the first place costs worthy consumers. Late payment fees should be assessed, but they should be reasonable and it should be more difficult for a consumer who makes a good faith effort to pay his or her bill on time to pick up a late fee on a credit card. I would suggest that no fee can be imposed until a payment is 14 days late, and no fee can be imposed if the postmark on the payment envelope is at least 5 days prior to the due date. I have been charged late fees because of either excessively slow mail or painfully slow bank posting. In addition (and I haven't heard this mentioned), banks should be required to reject any attempted purchase that takes a card holder over their limit, instead of approving the purchase knowing the limit will be exceeded, thus allowing them to charge an overdraft penalty. Thank you.

**Name: Mela Saylor**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I have four gripes with the credit card companies: 1) The payment is due before a certain time on the due date. Most recently I discovered Sears changed the time payments are due from 5 pm to 2pm on the due date. 2) The interest rates are extremely high. In all honesty, they shouldn't be higher than 10 percent. 3) Their rates can change without prior notice and when notices are sent out, they are designed to discourage anyone really reading them. The print is too small, and there is so much legal jargon, no one can get past that to read what they are really trying to say. 4) If you are late once, that gives them the right to jack up your interest rates. Please put a stop to this. The credit card companies have financially raped the public for too long.

**Name: Valorie Balzer**
**City:** Washington C. H.
**County:** Fayette
**State:** Ohio
**Comments:**
I THINK THAT WE SHOULD BE ABLE TO PAY ON THE HIGHER INTEREST RATES FIRST AND THEN PAY ON THE PROMOTIONAL RATES LAST

**Name: Richard Pritchard**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
The worst credit card abuse by far is the practice of virtually unlimited interest rates. After my

divorce, my rates shot up to more than 30% on multiple cards. These are Mafia loan shark rates and should be outlawed. Set the absolute max at 15%. That's 3 times the prime rate.

**Name: Shawn Barry**
**State:** Ohio
**Comments:**
I have noticed that the credit card companies have been moving the due date up on several of my cards so that bills that have always been due on the 31st are now due on the 29th causing me to incur late fees because there was no notification of this change and I have always paid these bills at the end of the month. Another incident occurred when I mistakenly transposed numbers in the amount due resulting in a $9 difference and was charged a $15 fee based on the average balance over the past 6 months. I always pay the entire balance on this card every month and this is the way I was repaid. They did agree to remove the fee, but I had to go through the entire gauntlet of automated phone system to get to that point.

**Name: Tim McClurg**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I support all the items listed by Richard Cordray. I especially do not think the interest should go up on all cards if one card payment is missed. I also think if you have something with 12 months same as cach, the interest rate goes up or the interest is retroactive if you miss a payment on some other card. The information should remain independent. It can count if you al looking to open a new card but not for an existing card or 12 months same as cash agreement yhou have in place.

**Name: Zoie De**
**State:** Ohio
**Comments:**
First, let me say that I work for a credit card company, so I have seen first hand the changes over the last few years. Banks have always been set up to be the bad guys. REMEMBER THIS: Before 2002 when prime started going way down, there was no such thing as a 0% credit card. Please bought things and paid interest. Now, people are so spoiled with all the 0%'s that they feel it is their right to never pay interest and just hop from one card to another. This is where banks went wrong. From a business point of view, a bank makes NO money by loaning millions of dollars for no interest, so there are rules. Pay on time, stay under the limit, don't bounce checks and you keep our money for free. Break the rules and you will need to pay and fee and start paying interest like everyone else. It is fine with me if you want to stop the "deceptive" introductory offers, and stop late fees, etc. All that will do is require the banks to stop those 0% offers and everyone will go back to pre-2002 and pay interest for the money they borrow. This to me is fair for everyone. All the 0%'s do is make people think they have FREE money, so they spend, spend, spend and then transfer to another 0% card and do it all over. They end up further in debt than when they started. It also gives people the mentality of entitlement to free money. I hear several times a day "So you would rather lose my business than extend my 0%??" What business does a bank have from this person who is using the banks money for free??? They don't get it. But now everyone wants to cry if they didn't pay on time and have lost their FREE money. No one has every said, "Oh how nice of the banks to give me years to pay off my debt for free as long as I follow the simple rule of paying my bill on time, plus they make it so easy by giving me ways to assure I won't pay late by using autopay." I for one and tired of the banks getting the bad wrap lately for credit cards. They don't realize how lucky they have it and how sorry they will be when the 0%'s are no longer around and they will have to go back to the "old way" and pay interest for the money they borrow. Someone needs to spread the word to

consumers that they need to be responsible for their debt and if they want FREE money, there are some rules to follow, but how LUCKY they are to have that opportunity.

**Name: Travis Merideth**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Numerous unfair practices by credit card companies play a large part in this nations' debt crisis, and thus have an adverse effect on the entire economy. In addition to unfair penalties, many credit card companies practice "kicking their customers while they are down" by increasing rates, which makes proper debt management very difficult and it often impossible to financially survive even a temporary situation. Unfair practices and predatory lending practices by revolving credit lenders are causing many credit-worthy individuals and families to get into debt trouble or worse and should be reviewed and regulated.

**Name: MICHELE MARIE**
**State:** Ohio
**Comments:**
I was in the hospital, and my payment was late, the $39.00 late fee put the account .24cent over line, i was charged an additional $39.00 for overline, and my interest went up, way to go Chase ..

**Name: James davis**
**County:** Franklin
**State:** Ohio
**Comments:**
I fully support the proposed law. However, it does not go far enough. Restrictions should be placed on who can obtain a credit card e.g., high school kids (over 18)with no job and no personnal means to repay the debt.

**Name: anne elizabeth buttrey**
**County:** Franklin
**State:** Ohio
**Comments:**
I believe these changes would drastically help all credit card consumers. I feel banking institutions are making unbelieveable profits off of consumers even those of us who are responsible.

**Name: BARBARA DECKER**
**County:** Franklin
**State:** Ohio
**Comments:**
loans/banks & c-card instutions think it is ok to charge, raise & charge what ever they wish to/to whomever they want! If you go to the bank 2-3 days before due date & pay @ their bank they now ch- rge exsorbant late fee charges even tho- ugh thru their company. Then if you call on phone to company to pay they think to charge large extra fee & still charge a late fee!!!! If you pay a 1 week ahead or extra money plus payment all companys think your'r late w/payment and charge more fees. It's a loose-loose situtation & consumers are loosing!! No wonder we are in direr situtions now in the world.

**Name: cindy stoppa**
**City:** Marysville
**County:** Union
**State:** Ohio
**Comments:**
Thank you for finally trying to do something! Credit card companies are out of control. They are extremely deception and have too many unnecessary charges. It is impossible to pay them off. Hopefully this does something to help America's situation.

**Name: david foughty**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I have to say I think we should ban credit cards. Banks have a hand in messing our up economy.Ban the practice of loaning out at the ratio of 9 to 1.If a bank only has 10000 dollars then they should only be able to loan out 10000 dollars Not 90000 to 300000 dollars.That kind of practice make our money worthless.I am not looking forward to the day a loaf of bread takes a wheel barrel full on dollars to buy it.

**Name: Deb Maggiore**
**County:** Licking
**State:** Ohio
**Comments:**
I support the proposed rules especially concerning a fair time to make payment. Currently there is less than 2 weeks between when I receive my bill and the due date. When I worked in banking in the 70's & 80's you had a 30 day cycle and as long as the payment was made before the next cycle it was timely. Now many issuers are only allowing 20 days of this period for payment and they use 7 of the 20 delivering the statement to you. We also used to have usary laws that limited the interest to 1 1/2% per month (18% apy), now the default rate can be has high as 30+%. Sounds more like a loan shark!

**Name: David Sandritter**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I am strongly in favor of the proposed changes to credit card practices. The methods now employed by banks are predatory and unfair. The way credit cards operate today, it would be unwise for most people to carry credit cards because of the exorbitant hidden expenses to carrying them. Easy credit is a good thing for the economy, in general, but not when it promotes the economy of banks over consumers.

**Name: Kelly Baldwin**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I will admit I am in over my head in the total amount of credit card debt I have. The reasons for the use of the cards were justified and necessary, and I would do it again. But now that I'm trying to pay them off, it is impossible to do. I have worked out my own plan for paying the debt down & off, but it seems like one step forward, two steps back with increased interest rates and fees that

come out of nowhere! Charging me interest on a card near the "limit" causes me to go overlimit which in turn creates an overlimit FEE. This wrecks my payoff plan because I will suddenly need to come up with additional funds the following month to cover all of that extra money, plus making sure that the balance is low enough to not create the problem again! Another tactic I've noticed is if I've paid down a balance to below a specific dollar amount, the card company will lower my overall limit on the card. Then starts the overlimit fees when their interest puts my balance over the limit. Credit card companies don't want to work with you AT ALL when you're trying to lower your balances, for obvious reasons, and most of the time, their customer service representatives are rude and unhelpful. The only way to get them to work with you is to file for bankruptcy which I'm trying to avoid at all costs. I received one card that had an interest rate "prime for life" and then suddenly that bank got bought by another bank, and the interest rate skyrocketed, because they didn't have to honor the rate. The only way I could keep the prime for life interest rate was to close the card... one that I only opened because of the tantalizing interest rate "for life". Eight years later, the card balance is only down by half. Please end "gotcha capitalism" so I can have a reasonable chance to pay down/off my credit card debt BEFORE I am 90. Thank you.

**Name: Marcella Emmons**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support your efforts to change the credit card practices.

**Name: JANICE DAVIS**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I would like the printing to be bigger; the language understandable for a sixth grader; and clear notification when the interest rate has been increased. Thank you!

**Name: David Krupla**
**County:** Fayette
**State:** Ohio
**Comments:**
Today's credit card practices border on organized crime and extortion with their predatory practices. I try to be aware of my credit card limit and balance but with the way credit card companies figure interest and payments, it isn't very easy to know what your correct balance is. I check online but it isn't always up-to-date. Two month ago I went over my limit by a few dollars. As soon as I checked online and noticed that I was over limit I made a partial payment to get back under and then the balance of my payment before it's actual due date. I still got hit with a $39 over limit charge, which actually put me back over limit again the next month. They don't care if you try, they just want their charges. I find it atrocious that banks give you extremely low interest on your savings and checking and turn around and charge 24.99% and UP on credit card interest. The bait and switch of low introductory interest rates and then turn around and raise them when you have made payments on time with NO late payments is appaling and should be tightly controlled as should all interest rates charged. Banks are given way too much leeway to jump interest rates charged with no controls. I find it a joke that banks are allowed to raise your rates if you are late paying a bill to anyone else. There is nothing fair about that. I also disagree with banks increasing your minimum payment due each month with no regard for whether you can afford to pay it or not. Banks and credit card companies are putting themselves in a hole with their practices and may even be putting themselves out of business.

**Name: S RUSSELL**
**State:** Ohio
**Comments:**
I recently paid off a credit card balance in full before the due date. I have been carring a balance for several months. The month after the balance had been paid, I incurred finance charges. I asked why as my balance was paid before the date and was told that, it was the interest from the last statement date until the date I paid. Does it every end? Once I pay my balance in full , that sohould be the end. Even if I paid on-line the day I got my statement, I still would have interest as it was about a week from the closing date. That's a rip off

**Name: David Reynolds**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Chase credit card payments mailed 5 to 7 days before due dated are charged with late payment.

**Name: Richard Hendershot**
**State:** Ohio
**Comments:**
My wife applied and received a credit card from Chase last december. It had a credit limit of $3,500.00 and an interest rate of 16.9% - which I thought was already kind of high. She made every payment by the due date from Dec 06 threough May 08 - 18 staight months. However, she left the June 08 payment for me to make and I assumed it was due on the same date in June as it was in May. I was wrong, when I made the payment on-line I saw that it had a due date of the 22nd and not the 26th, so the payment was 4 days late. I had a sick feeling in my gut because I knew that they would imediately tack on a late charge, and they did, a whopping $39.00 late charge. I saw that on my July statement. The really disturbing part that I saw on the statement, was that not only did they charge a $39 late fee, but the raised her interest rate from 16.9% to 28.9% - a 12% increase. AND they made it effective on that June payment, so her interest for June should have been about $40 or so dollars and it ended up being $77.48. That made the $120.00 payment lower the principle by only $3.52!! I was absolutely floored!! An honest mistake of expecting the payment due date to be the same each month, as it is for our credit union credit card, cost us almost $80 with the interest increase and late fee just for that month. But the real hit will come on the interest rate increase that has now taken the minimum payment from around $100 to $147. She called Chase and asked for an explanation on the interest increase and the only explanation they gave was that her payment was late, 4 days late. She even had the guy look up and verify that it was the first time it was late and the previous month due date was the date paid in June. After she told him that the 12% interest rate increase was completely unacceptable, and would force her to have her balance transferred to another card, he said that he would mail her forms to run an inquiry into the matter and see if there was a way to reinstate the 16.9% rate that was originally given. That has been over 2 weeks now and we have received nothing from Chase. The whole matter completely disgusts me. I didn't even know it was legal to charge an interest rate as high as 28.9%. I applaud any effort for credit reform. I think that it needs to go beyond credit cards and include the credit reporting industry as well, they all hold consumers hostage.

**Name: Thomas Rybkoski**
**City:** Canton
**County:** Stark
**State:** Ohio

**Comments:**
I've received credit card bills with less than 10 days until overdue. This makes it impossible to pay on time when traveling on business. I fully support regulations which allow at least 21 days in order to send payment to the credit card company.

**Name: John Pelton**
**City:** Dublin
**County:** Delaware
**State:** Ohio
**Comments:**
These comments apply to my experience with VISA cards from Chase - Huntington over 25 years with no delinquencey. They tampered with my credit score several times by increasing available credit (without my approval) which enabled them to slightly lower my rate. Also, They were able to look at my credit bureau record on several occasions without a registered inquiry and therefore no effect on my credit scores. They raised my rate on several occasions based on my record changes at the credit bureau. WE MUST SEPERATE THE LENDERS FROM THE CREDIT BUREAUS TO PROTECT OUR PRIVATE RECORDS AND ALSO REQUIRE OUR WRITTEN AUTHORIZATION FOR A ONE TIME LOOK. Also, credit by itself should not be advertized especially with vacation points- rewards- etc. The key here is "by itself". Advertized with a product and with payment and rate example and full-disclosure is good information. ADVERTISING CREDIT BY ITSELF SERVES NO POSITIVE END AND CONVEYS AN IRRESPONSIBLE MESSAGE TO THOSE THAT CAN LEAST AFFORD IT. Good luck in your efforts to fix these terrible practices in this apparently unregulated industry.

**Name: Melissa Fisher**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I agree with the 21 day window to make full payment and avoid finance charges. It is only fair that you should be able to pay your balance in full each month (as we do), even if you are on vacation for 2 weeks or traveling for business. Now, that is almost impossible.

**Name: Casey Elliott**
**City:** London
**County:** Madison
**State:** Ohio
**Comments:**
Excellent! Credit card companies have slowly changed the way they do business until having a credit card is a burden. The changes you propose seem fair and equitable to me. I perceive that credit card companies and banks manipulate payments to cause late fees and create poorer credit ratings thus justifying higher credit card fees. Thanks for your attention on this matter. Casey Elliott

**Name: Joe Haley**
**County:** Franklin
**State:** Ohio
**Comments:**
I had 2 credit cards that were getting close to their limit, so Washington Mutual unilaterally jacked the interest rate up by 9 or 10 percent. I was never late with them or any other creditor, but since I was approaching my credit limit they decided to stick it to me.

**Name: Amanda Woodrum**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I was living in New York City on Sept. 11, 2001. I worked as a waitress to get by while in school, but after 9/11 the restaurant business was suffering and many many people were out of work (including me). And we were all looking for jobs. One time I responded to an ad in the paper for several hotel/restaurant positions, and when I got to the hotel there was a line of applicants waiting around the corner with hundreds of people, desperate enough to wait on a cold winter day for what was obviously a dim chance of actually being hired. Needless to say, even though i waited for hours for my interview moment, I didn't get the job, or any other for some time (I did manage to pick up a few hours here and there at a restaurant where I had worked previously). I struggled financially, I had to use my credit card to purchase some necessities, but I had difficulty paying my minimum credit card payment each month. I soon hit my maximum limit on my credit card. Each month, I would struggle to put my minimum payment together. For several months, the payment was late. When my late fee was charged, the late fee would put me over my maximum limit, and I would be charged an equivalent over the limit fee. This happened several times. I was living off of slim fast and tuna fish, but every month another sixty dollars went down the drain in late fees and over-the-limit fees. It wasn't until a year later that I discovered I was also being charge an interest rate over 30%, adding insult to injury. I hate credit card companies.

**Name: Al Butterbaugh**
**City:** Canal Winchester
**County:** Fairfield
**State:** Ohio
**Comments:**
Credit card co's hide penalty charges.Sample,recently I rec. a $15 charge for not paying a card balance in full. When questioned the co. said the charge wasn't for last month but for not paying a bill in full several months before.My next to last bill was paid in full and showed no $15 charge!If it would have been on the next month's bill I could have traced it but not when they skip months before charging!

**Name: Nancy Rector-Kauser**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
I feel that credit cards are taking advantage of people by raising rates and adding hidden fees. I think credit cards companies have been getting away with unfair practices for years and it needs to stop. They make it harder for the hardworking honest american who are trying to pay their bills.

**Name: C C Mitchell Mason**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
My biggest problem with credit cards is with TWO companies in particular. Bank of America and MBNA. Here is what they put me through: 1. Increased APR on the part of the balance that was orginally a much lower one. (I have no problem if they need to raise the percentage...but NOT on the part that was orginally charged under a much lower percentage.) 2. Outrageous increases in

the percentage rate from this company.They KNOWINGLY sent their information of increases in a non identified envelope that INTENTIONALLY looked like junk mail! (They had just bought out my previous company and changing their name was the excuse.) By the time I noticed the increases on my bill and called about it, they said it was "too late" and my APR went from 1.99%-8.99% up to 23%. That is crazy. I had been an excellent customer with an excellent payment history. Solution for this one, would be a period of time after the change comes on the bill, that the percentage could be challenged, or as previoiusly stated,anything changered on other terms, stays at the original rate unless negoitated for lower terms. And a clearly marked envelope about a change in terms! 3. Lack of time to pay a bill. I don't mean just the fact you are gone for 10 days when a bill arrives and payment is due before you even get home to pay it, but if it is paid on the correct day, but missed the time by a few hours, or didn't get posted because of the way the computerized payment system works. For example, I scheduled a payment on the payment due date ACCORDING TO THEIR OWN PAYMENT CALENDAR, but it didn't get posted until the next day. It also made my APR increase. (The fine print in a box hidden by another box said some confusing thing about paying within 24 hours before the due date. No other credit card I use fakes dates like this.) Finally, all credit cards seem to have a veiled way of determining the APR. I would like to see clear figures...and the truth!

**Name: david selcer**
**City:** upper arlington
**County:** Franklin
**State:** Ohio
**Comments:**
I support the proposed new regulations whole heartedly. I had a guaranteed rate of 5.99% from Bank America with a credit limit of over $50,000. I borrowed about $35,000 and was making regular payments in far more than the minimum amounts due, but they tried to raise my interest rate, claiming that my credit card debt to income ratio was too high. At the time, that ratio was lower than when I borrowed the money. Also, as I paid, and my finance charges decreased, they increased the amount of principle due with each minimum payment.

**Name: judith rouse**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
I agree that it should be harder for credit card companies to raise intrest rates. Because anything over 20% is to high!! I also agree that they should not be able to offer deseptive offers, an they should ban the 2 cycle billing. Late fees an over limit fees are in my opinion to high also. the ceo of the credit card company don't need 5Million dollar pay check they charge all these rediculous charges an intrest rates to line there packets while the consumer has to pay off one credit card with another to still be in debt!

**Name: Brenda Bethea**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
Please end unfair practices in the lending industry.

**Name: Sandra Davis**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
Hello Mr. Cordray, I am glad someone is doing something about credit card companies. They keep raising their interests rates or the monthly payments: so that, we can not pay the accounts off. I was a few days late on my credit card and they not only charged me a late fee--they put a threat at the bottom of the statement telling me if I was late again they would either raise the interest rates higher or make the payments higher. My payment jumped $200.00 in a month and is now $500.00. I don't like threats and phone calls asking you to take on more services from them. I am on a Do Not Call Registry and they call any way. When you challenge charges--they make it hard for you asking you to fill out a lot of unnecessary paperwork to challenge it and then they may or may not give your money back and take the charges off. It is at their discretion. They really do need regulation to stop taking it out on the consumers. Thank you for your help. I hope this will help you. Sincerely, Sandra Davis

**Name: Michelle Widner**
**City:** Columbus
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
It was greed that did in the mortgage industry...will greed do in the credit card industry? Reasonable, fair and ethical practices, please

**Name: Sean Finneran**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Soldier on! CMEFCU has become more like a bank over the years. Fees up, items clearing anytime of day, deposits held. When they sold off the credit cards we were offered no options and switched to a higher rate, 40% higher, and told we were already overlimit and subject to hundreds of dollars of fees. Day one. They had not credited a timely payment and when we worked our way up the chain 3 steps we were able to ask/demand/negotiate? a higher limit, our lower rate, and removal of the bogus charges. One cannot count on our credit report reflecting no negatives especially, as everyone knows, they do not need to tell the real reason, only a legal reason to deny credit. As an Attorney, and citizen I believe the wedge we need to insert at the policy level is this. Banks gained at least implicitly, authority to levy punitive damages with their excessive fees. That Fees must have some connection to the actual damages must be reestablished. On a final note: I am seeking employment, do not require benefits and have an adult life-long interest is all these matters.

**Name: Sandra Davis**
**City:** Columbusf
**County:** Franklin
**State:** Ohio
**Comments:**
Dear Mr. Cordray, I feel that credit card interest rates and their monthly charges are exorbident and getting way out of control!!! They make it hard for the consumer to make their monthly payments and I feel this is the reason that a lot of people are having to file bankrupsy: because, of the exorbident charges that they are having to pay each month and they keep getting higher and the grace period keeps getting shorter. You no sooner make a payment and two weeks later you get another bill. This is not right!!!! The Credit Card companies need regulated and in the

worst way. They are not helping the economy in any way shape or form. Thank you for help us. Sincerely, Sandra Davis P. S. I forgot to add this to my original message.

**Name: Steve Tancos**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Eliminate the universal default practice.

**Name: Donald Shafford**
**City:** Reynoldsburg
**County:** Licking
**State:** Ohio
**Comments:**
Credit card companys certainly need to be held to responsible lending practices and should only be allowed to change rates based on fairness. These new regulations will help most Americans and hurt very few. The CC companys currently take advantage of people. It like hitting a blind person because they are blind and cannot see it coming. In life they are called bullies.

**Name: Christine Cihon**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card agreements are uniquely unfair to consumers. The banks have the ability to change the terms as they please, but the consumer has no similar leverage or any recourse if they don't agree other than to cancel a card. This can harm their credit record. Closing a credit card by choice should not count against consumers.

**Name: TRICIA CALLIHAN**
**State:** Ohio
**Comments:**
Count me in.

**Name: William Hart**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Credit card companies should either not be allowed to charge interest on their annual fees or at least have a minimum amount for it. I recently received a $39 annual fee bill for a credit I'd not used for several years and ignored it. The next month I was charged a $25 late charge plus a $2 fee for interest. When I challenged the charge they agreed to cancell all fees, but said they could not remove the late payment from my credit report!! As a retired banker I found that quite upsetting and unfair.

**Name: Mario Pinardi**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
Being a recent vicitm of unfair credit card practices, I support new controls over the creid card industry. I have a credit card that I infrequently use, and now I ended up over my limit due to a membership fee and the increase of my interest rate, and now I got charged an over limit fee. I have not made purchases on this card for about 5 months and I pay above my minimum. So, why I am I being punished?

**Name: James Butler**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
This is a good start, a minimum. Get rid of the credit card industries arbitration scheme too.

**Name: James Duffy**
**County:** Licking
**State:** Ohio
**Comments:**
I support the proposed changes in Docket No. R-1314

**Name: Bernice White**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
I support the changes in unfair credit card changes. The public is ALWAYS being screwed by the credit card companies and we have no voice.

**Name: Ruth Farthing**
**State:** Ohio
**Comments:**
We need to regulate the credit card practices. The fine print which people agree to when applying for a card should be fair.

**Name: John Bachman**
**County:** Franklin
**State:** Ohio
**Comments:**
I also propose abolishing the credit card company predatory practice of targeting 18 yr old kids fresh out of high school with material incentives (free shirt, money, etc.) in exchange for completing credit applications.

**Name: Sally M Conley-Oyster**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Someone is getting rich from all the credit card debt! I think the credit card companies should be

prohibited from charging such high fees, and late fees. Sometimes, a person has to use a credit card for an emergency, and people should not have to pay late fees on their cards if they don't have the money by that date.

**Name: Conni Turben**
**County:** Delaware
**State:** Ohio
**Comments:**
One credit card payment due date was Sunday and I paid the Friday before. But because I didn't pay before 2pm Friday, it didn't get credited to my acct until Mon, which of course then it was late. My card went from 12.9% to 19.9% plus a late fee.

**Name: Elise Cundiff**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
The practice of allowing "holds" to be placed on an account, which are often not disclosed in advance, then charging fees or higher interest rates based on those holds even if there is never an actual charge in that amount, borders on outright theft. The same applies to charging an interest or other fee against a balance already paid (two-cycle billing). It was only the fact that I compulsively read everything on my credit card statement every time that saved me from late fees and interest charges on a large bill--why? Because the the bank (which advertises itself as user-friendly based in part upon allowing the customer to pick the payment date) had without notice moved up my payment due date by 10 days--even though they didn't send the bill to me any earlier than usual. My elderly mother has fallen victim to the "convenience check" scam, which state in large print "0% interest" but in the very small print--too small for her to read--reveals fees and charges that exceed what she would normally pay in interest if she just used her card. Credit cards were once convenience product, not a necessity, but unfortunately in our society are now usually thought of as essential to participation in the marketplace--and in fact are so if one wishes to make reservations or buy tickets without punative fees, or purchase from online retailers,for examples. There needs to be reasonable limitations on the game of "gotcha" that the credit card industry plays with it's customers.

**Name: Virginia Davis**
**County:** Franklin
**State:** Ohio
**Comments:**
End the practice of some credit card issuers of applying payment received on the consumer's due date, but posted after a certain time of day (example, 12:00 noon), to the next business day and thereby charging the consumer an unfair late fee!

**Name: Andrew Gallatin**
**City:** Columbus
**County:** Fairfield
**State:** Ohio
**Comments:**
I strongly support the legislation: Changes to Unfair Credit Card Practices: Docket No. R-1314 and I believe it does not go far enough to prevent the usurious interest rates that are charged on credit card balances.

**Name: Stephen Brown**
**City:** West Manchester
**County:** Preble
**State:** Ohio
**Comments:**
I also believe rates should be capped and your rate should not jump to a much higher rate for being late on one payment.

**Name: George Walker**
**State:** Ohio
**Comments:**
Credit card rules have long favored the banks over their customers. The proposed rules are long over due and should be inacted.

**Name: Fred Davis**
**County:** Franklin
**State:** Ohio
**Comments:**
The practice of charging foreign transaction fees by credit card companies should be ended. It is unfair and deceptive. While paying with credit cards does get the consumer a better exchange rate than with cash, Visa itself started imposing a 1% "commission" for foreign purchases. Many Visa-issuing banks quickly followed suit by tacking on additional 1%, 2%, or even 3% "commissions" of their own. Supposedly this is a banking fee for performing the currency exchange. However, this is not the case. This is because: (a) The Visa corp has already performed the currency exchange before the transaction ever gets to the issuing bank (which receives the transaction in dollars), and (b) it's all electronic, so there's really nothing to "exchange" in the first place. These extra few percentage points the bank is charging is 100% profit for them. When compared to exchanging traveler's checks or cash, within the space of a few years credit cards have gone from being the better deal to being either on par or actually costing the consumer more.

**Name: Joeann Cochrun**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I think it's about time someone took action. You get your bill in the mail and it's already due. The credit card companies need to allow enough time for the postal service to deliver, give the people enough time to pay and for them to receive payment, without being past due. People are living from payday to payday and we have to plan which bills are going to be paid from which paycheck. My opinion is that the 21 day turn around time is only fair.

**Name: Lois Cunningham**
**City:** North Canton
**County:** Stark
**State:** Ohio
**Comments:**
Allow 21 days to make payments by credit card companies. Eliminate deceptive credit card offers. Ban two cycle billing. Eliminate the sending of blank checks with credit card statements.

**Name: Rick Hoechstetter**
**County:** Franklin
**State:** Ohio
**Comments:**
Please require organizations who make credit card offers through the mail to require proof of identity before accepting any changes made to the preprinted name and address on a credit card solicitation that has been completed and retuned. It is very easy for an identity thief to steal a credit card offer from a mail box, change the address on it, complete the form and return it. Also please require these companies to offer an opt-out option for credit card checks (that they send to customers unsolcitedly). Some companies offer this option but others do not (they claim that they have no control over this type of mailing).

**Name: Jennifer Carr**
**County:** Franklin
**State:** Ohio
**Comments:**
Every change that can be made to make using credit more fair to the consumer should be made. Though user of the credit card needs to be held accountable for its use, the charges for using it are absolutely terrible! I was one of the minimum payment users. I had so much debt that I couldn't pay anymore than that. Then the interest gets increased and makes it even more difficult to pay! These companies are taking advantage of their customers and put them in a very tight spot. Then, the collectors on the phone treat you like crap because you are behind on your payments! Only a debt management plan has saved me and my husbands financial outlook. Credit cards will never see use from me again. I think that people should go credit card free altogether and then they can't make money off of us in that way. It feels scary at the time, especially when you are using them to pay for everyday expenses like we did. However, nothing we've done has ever been more freeing. We've managed and I know that others can too.

**Name: Ellen Adler**
**County:** Lucas
**State:** Ohio
**Comments:**
Made a payment to a US Bank Visa at 1 AM, an hour after the due date. Still registered as the right date on the form I printed since US Bank is on central time. I was charged late fees and interest.

**Name: Laura Piazza**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I firmly support the idea that credit users should be careful when considering borrowing in any form. However, credit card companies are shameless in the populations that they target, in their advertising practices, and in the intentional subterfuge used to obscure the terms of the agreement. For example, it was all we could do as parents to keep reminding our college-age children not to be tricked into a credit card before they had a full-time job. Why do credit card companies target college students at all? Also, the amount of credit extended is formidable - and its use is encouraged by the credit card companies, regardless of the ability of users to pay. It's not unusual for me to get a blank check in the mail for my spending "convenience". On another note, it is also hard to be a good consumer of credit cards: how does one compare rates? Terms? Legalities? I know that credit card companies are legally obligated to set out their terms, but I for one can never seem to understand them well enough to make an informed choice. Finally, it is becoming more frequent for health care providers to insist on payment in advance of treatment. I

fear this added layer of debt opportunity and obligation will result in even more credit care users who are in trouble. Thank you for the opportunity to voice my thoughts. Laura M. Piazza

**Name: Leslie Caborn**
**City:** Upper Arlington
**County:** Franklin
**State:** Ohio
**Comments:**
Thank you Richard Cordray for making this an issue! I think that this is a huge issue for most people and one of the reasons the economy is in such bad shape...I called in a payment to Citibank and had trouble getting through on their phone line and the payment was a few minutes late...I was charged a late fee and the interest rate was raised to 29.9%!!! Our minimum payment is now over $800.00 a month with most of that going to interest. We have always paid our bills on time and were shocked that we seem to have no recourse.--Furthermore, if someone has a good payment history, credit card companies should be required to lower the interest rates accordingly...now they raise them simply because a person has a lot of debt. I think that should be illegal. If someone pays on time, why should their interest rate be so high? Good payment history should be rewarded in spite of debt load. --Thanks again for making this an issue! I totally support the changes that you are trying to implement and would go further to cap interest rates at no more that 10% or so...that is the only way that Americans can get out of debt, otherwise people are just paying these exhorbitant interest rates,and therefore the debt never goes away,the modern day equivalent of "debtors prison."

**Name: Margaret Wyszomirski**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support efforts to protect consumers from usurious credit card companies as reflected in the proposed changes to the Unfair Credit Card Practices Act (R-1314). As someone who usually has their mail forwarded to a summer address, I have had many a frustrating experience with credit card bills that have unfairly short time constraints on payment schedules. Typically these credit card companies also charge a $10 to $15 dollar fee to pay by phone, so if you try to catch the payment at the end of a payment schedule, you end up paying approsimately half the late fee as a telephone payment charge. I also think that credit card companies should allow customers to decide how to allocate payment amounts among a number of bill components, each of which has a different interest rate. And I also find the constant offers of "checks" to transfer balances or use for major purchases to be deceptive to most consumers. These check offers usually boast--in large print--that there is a low or 0% interest rate, but if you look for fine print somewhere in the offers (and it is not always in the same place) you find that there is a transfer fee of 3% on the amount transferred up to a total of $199. In effect, you are paying interest up front in the form of a transfer fee. Many of these practices are simply efforts to bilk more money from credit card consumers in the form of unfair fees that add to the cost of consumer credit and contribute to the profit margins of the lenders. Such fees are objectionable and unfair on their face. They are even more objectionable in light of the fact that credit card companies make little effort to pass along the benefits of low interest rates announced by the Federal Researce Bank that the credit card companies take advantage of. Consumers need to kinds of reforms embodied in the proposed changes to the Unfair Credit Card Practice Act. Sincerely, Margaret J. Wyszomirski

**Name: anthony potento**
**City:** canton
**County:** Stark
**State:** Ohio

**Comments:**
yes i am for new regulations to stop the practices of these legal loan sharks

**Name: James Evans**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I have personally encounted an issue with discover card and chase bank related to the unfair distribution of payments to purchases or transfers at different interest rates. They always apply payments to the earlier transaction in stead of that which is accruing interest. Which as a consumer is not in my best interest. I have learned the hard way that if you use a card to transfer balances then you can not use that card until that balance is paid if full.

**Name: Andrew DiGiuseppi**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
CC Companies often are late sending out month end bills giving card holders little or no time to make payment via snail mail without incurring late charges...it's done deliberately

**Name: Gloria Tier**
**City:** Utica
**County:** Licking
**State:** Ohio
**Comments:**
It is past time for these rules. Even whne you get them to offer a pay back plan you balance never goes down. A one thousand dollar credit limit turns into a 10,0000 dollar cost. 8

**Name: Howard Thompson**
**County:** Knox
**State:** Ohio
**Comments:**
Credit card companies are sucking the life out people who have either had to use credit cards to get by or have made some foolish financial decisions. The 'bait and switch' tactics have to cease; the consumer needs to be better educated and the credit card companies need to acquire a conscience; do they really think it's okay to take over 50% of your salary and not let you make any substantial progress on your balances? Which one is to blame: carefree spending or carefree lending?

**Name: Gurdev BIR**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
the above mentioned changes are very necessary so as not to drive people more into debt. they should treat people better if one has been a responsible creditor but has slipped up here and there.

**Name: Martha Morley**
**City:** Plain City
**County:** Union
**State:** Ohio
**Comments:**
Stop credit card co. from charging late fees if post marked by due date, but received later. Stop short time from bill received to time it is due.

**Name: Erin Cordle**
**City:** Grandview Heights
**County:** Franklin
**State:** Ohio
**Comments:**
I have an NTB Tire credit plan account (6 months same as cash). The last closing date for my account was July 3. I was assessed a $29 late fee for a payment that was recorded on July 29 (the statement identified that the payment should be received by July 28). When I called, the customer service person did removed the late fee plus the $1.50 minimum interest fee and was very pleasant about it. However, I fear the same situation may accur this month. The closing date this month was July 3, however, I did not receive the July statement in the mail until the evening of July 15. This gives me less than a week to get a check sent to NTB Credit Plan in order to be recorded before the new due date of July 27. First, what should take 12 days to get a 1st class letter? And what's the deal with a late fee being assessed before the closing date? Thanks for taking this issue on!

**Name: Jean Diamond**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Thank you, Mr. Cordray, for your aggressive stance on behalf of consumers like me who feel helpless and hopeless when dealing with outrageous fees and tactics.The stranglehold must end!

**Name: Rick Hoechstetter**
**County:** Franklin
**State:** Ohio
**Comments:**
Please require organizations who make credit card offers through the mail to require proof of identity before accepting any changes made to the preprinted name and address on a credit card solicitation that has been completed and retuned. It is very easy for an identity thief to steal a credit card offer from a mail box, change the address on it, complete the form and return it. Also please require these companies to offer an opt-out option for credit card checks (that they send to customers unsolcitedly). Some companies offer this option but others do not (they claim that they have no control over this type of mailing).

**Name: russ littrell**
**City:** lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
i have a credit card from citicard would like to know how they can raise myminimum payment from 143.00 to 430.00 what kind of percint do you think that is do they expect me to get a loan to make that payment

**Name: Paul Kotheimer**
**City:** COLUMBUS
**County:** Franklin
**State:** Ohio
**Comments:**
Beside some of the issues you've illustrated above, I have had problems with unnecessarily convoluted processes for getting account access to pay online. Anything you can do to empower citizens instead of these companies, please do it! You've got a hearty blessing from me!

**Name: Debra Shaw**
**State:** Ohio
**Comments:**
I used to have 28 days to send in my credit card payment. I know have about 12 after receiving my statement. The credit card company shortened the period to 21 days for people who pay their bill in full each month. By the time I get the bill in the mail, that 21 days is shortened to under 2 weeks. I am being penalized for having excellent credit!

**Name: Alyssa DeMaria**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I am sick of getting hit with unncessary fees because I was one or two minutes late with an online payment, or they reprocess my account at different times, which then applies fees after I have already made a payment.

**Name: judith mees**
**City:** Oxford
**County:** Butler
**State:** Ohio
**Comments:**
might want to include some sort of change about the credit card insurance. my husband was unemployed for a year. when we tried to engage the insurance on various cards. got the run around because they didnt want to live up to their end of the bargain. we would call and talk to them find out the length of time we had to wait to file. one went so far as to cancel us two weeks into the 30day wait. i will never have insurance on a credit card again. big rip off and most cost $7.95 and up. not worth it. also, might want to do something about zombie debt practices. thanks for listen

**Name: Robert Campbell**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
The credit card companies are Bonnie & Clyde with suits. The interest rate use to be called LOAN SHARKING now it seems to legal to overcharge and abuse card users.

**Name: William Righter**
**County:** Franklin
**State:** Ohio
**Comments:**
While I generally feel that consumers should read all conditions when applying for credit, often the full disclosure of T's and C's is not fully known until the application has been processed and received by the consumer. I am in agreement of the various new regulations proposed. I personally, have excellent credit, but on occasion when travelling on business do not get around to paying card statements EARLY. I bank electronically and my particular institution (I assume all) transmit payment to card companies electronically and do not send a paper check. I paid the bill IN FULL two days prior to due date, but card company (Citi in this case) claimed they did not receive it until a day late = $39 late fee. Companies used to grant an occasional waiver, especially to good customers but not this time, the first ever late. I have also been hit by the double billing cycle, where partial payment gets a double ding interest by the way it is computed. This in my mind is a serious stretch of ethics and should be stopped. Thus, I always pay this card in full to avoid such nonsense. Regards, William Righter

**Name: Wade Meyer**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
In the real world (credit card companies excluded) if a bank or individual charged another person 19-21% interest that would be considered "loan sharking"... Credit card companies are the predators, consumers are the prey. How did this country ever get to the point of allowing this crime to continue? An individual that is paying back 21% of the amount borrowed has no chance of ever getting back on track. The result, the consumer defaults, quits the hopeless payment cycle, and/or declares bankruptcy. The credit card company cries "foul" and simply raises the rates for the next poor soul that is probably in a similar situation or headed that way. Laws need to be enacted to stop this travesty.

**Name: Wade Meyer**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
Here's another practice that needs to be stopped: The credit card company sends you a letter telling about the wonderful offer of single digit or no interest borrowing. They even provide you with checks to start the process. What they don't tell you is that if you have any other outstanding debt with them, your payments only go toward the original debt until IT IS PAID OFF, then payments will count toward the "special offer". Of course by the time a well-intending consumers struggle to pay off the existing amount, the "special offer" deadline has crept up on the timeline, again putting John Q. Public in a bind. All according to plan, by the predatory credit card company.

**Name: B Eggleston**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My mother had to declare bankruptcy because of credit card company practices, although she had NEVER been late on a payment and NEVER gone over her limit. They kept increasing her

APR to almost 30% due to the fact that they felt she was using too much of her credit line!!! Completely unfair for someone who always made timely payments!!

**Name: Angelo Iorfida**
**City:** Canton, Ohio
**County:** Stark
**State:** Ohio
**Comments:**
Finally a politician is doing something!

**Name: Mary Iorfida**
**City:** Canton, Ohio
**County:** Stark
**State:** Ohio
**Comments:**
I think it is about time that someone does something to alleviate the abuses of the banking industry. Thank you!!

**Name: Melody Heckman**
**State:** Ohio
**Comments:**
Let's be quite a bit more specific on this issue. 21 days to make payments, make it harder to increase interest rates on pre-existing cards, eliminate deceptive credit-card offers and ban "two-cycle billing."

**Name: Roger Cherry**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Dear Mr. Cordray: Thank you for taking the initiative to provide a forum for citizens to speak in favor of proposed regulations to bring greater fairness to the credit card industry. Unfair and abusive business practices employed by credit card issuers have fleeced Americans of billions of dollars over the last 20 years. Obscene hikes in interest rates, double cycle billing, timing traps, and other abhorrent practices have been driven by nothing but greed. The credit card industry has gouged customers and raked in enormous profits with its deplorable tactics, and these abuses must be stopped. The industry obviously has no conscience, but we must give it one by imposing sane and reasonable regulations. Our society has evolved in such a way that it is no longer feasible to do with out credit cards. Because the need for cards of different types will continue to grow, we need to ensure that people can use them without getting abused and robbed. We cannot be duped by credit card industry doublespeak that suggests credit will be harder to obtain or that responsible users of credit will be forced to subsidize irresponsible behavior if regulations are imposed. Nonsense. The industry simply wants to protect its obscene profits at the expense of customers. Thank you again for leading the effort to bring some fairness and sanity to what has become a financial necessity in modern American society. Sincerely, Roger Cherry Associate Professor of English The Ohio State University

**Name: Kim Taylor**
**City:** Hilliard
**County:** Franklin
**State:** Ohio

**Comments:**
My Chase credit card went from 0% to 29.99% because I went over my limit by a few dollars. This after I had been a customer for over a year with no late payments and also with a second mortgate through Chase. I tried talking with them to no avail. Even after I paid it down they would still not lower the interest rate after paying on time for another year and a half. I think practices like these should be monitored and if possible, abolished. Thank you for your time.

**Name: Sarah (Sally) Hlavin**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I certainly agree with the new proposed consumer-friendly regulations! Especially for those of us with good-excellent credit scores/ratings.

**Name: tim harmon**
**City:** branchville
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I have had a credit card company (CHASE)arbitrarily change the due date of my payment, and then increase my APR because I was late

**Name: Michelle Willock**
**City:** North Canton
**County:** Stark
**State:** Ohio
**Comments:**
Please be fair to consumer's.

**Name: Marilyn. Hannah**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I applaud Richard Cordray in his efforts to protect consumers against unfair practices of credit card companies. As a senior citizen on a fixed income, I had noticed the short window of time allowed for a person to pay on their credit card account these days. It wasn't always this way so thank goodness someone is paying attention and will try to inject some fairness into the game again.

**Name: Tim Narance**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My issue pertains to the manner in which an unnamed but major national bank posts payments made to my credit card account. My electronic payments originate from another bank. The funds are transmitted at 8:00 AM on the date I indicate. The bank receiving the funds delays posting them until the next date, thereby making the payment late. On one occasion I had to have a representative from the transmitting bank to speak directly to their counterpart at the receiving

bank in order to reverse the late fee. This practice, which I think is deliberate, started a few months ago. Before then, the receiving bank posted the payment on the date received. This is a deception intended to justify the imposition of a late fee, which would probably be followed by a penalty interest rate on the account. I have addressed this problem by having my bank transmit the funds at least two days before they are due.

**Name: Erich Darr**
**State:** Ohio
**Comments:**
Interest rates allowed on credit cards should be based on the federal discount rate. There's no reason people should be paying 18% or more, when the discount rate is 2%. If the banks feel that a person is so great a risk as to require such high rates, then they shouldn't offer him a credit card. Payments should not be based on an average over multiple periods. You should have 25 days from the billing date to make payment.

**Name: Robert Robinson**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
I have been tricked and mislead by Chase Bank fot years. They operate a lone sharks made legal by our Federal Government. Something must be done to stop the abuses by these rouge banks. Please protect the citizens from their practices.

**Name: JAMES KRINN**
**City:** CIRCLEVILLE
**County:** Pickaway
**State:** Ohio
**Comments:**
MY GREATEST CONCERN DEALS WITH THE TIME CONSTRAINTS TO MAKE PAYMENTS. MANY COMPANIES HAVE AN ARTIFICIAL DUE DATE APPROX. 10 DAYS PRIOR TO THE CLOSING DATE AND THEN DON'T EVEN MAIL A STATEMENT UNTIL 10 DAYS FOLLOWING THE CLOSING DATE WHICH MAKES IT NEARLY IMPOSSIBLE TO MAKE A TIMELY PAYMENT.

**Name: Vicki Anthony**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
On July 16, 2008 I read the article, "Cordray, Fed want your take on credit cards." I am in full support with Mr. Cordray's proposed rules that would mandate a payment period and make it difficult to increase interest rates. As my representative, I hope you join Mr. Cordray in accomplishing these necessary changes. Vicki Anthony

**Name: Marje Obrist**
**City:** Westerville
**County:** Franklin
**State:** Ohio
**Comments:**
Please consider increasing the time allowed to make credit card payments; at one time, we were

allowed approximately a month--a great help to people who travel. Please do not accept credit card applications from people who have little or no income, e.g., college students. This practice only encourages people to spend what they don't have.

**Name: Letitia Campbell**
**County:** Franklin
**State:** Ohio
**Comments:**
I fully support the changes to Unfair Credit Card Practices. I have one credit card that I receive a bill only 1.5 weeks before its due date. I have to IMMEDIATELY get the payment in the mail the same day I get the bill in order to be on time. I FIRMLY BELIEVE that the credit card companies want customers to be late so that interest rates can be raised and late charges accessed. Something needs to be done and these changes in Docket #R-1314 need to be implemented. Kudos to Cordray for initiating this website.

**Name: Jennifer Kindinger**
**City:** Logan
**County:** Hocking
**State:** Ohio
**Comments:**
Here are the problems we have experienced. 1) My husband's credit card kept raising the interest rate. The company wouldn't talk to me. When my husband finally called, they said his credit was too high because he had co-signed on my son's college loans. They wouldn't lower his rate even though we had never missed a payment. The interest rate was over 20%. We closed the account and paid it off with a much lower interest loan. 2) The same company started raising my interest rate. Even though my credit limit was over $15,000, they started raising my interest rate saying we had too much debt. I never reached or went over my credit limit, and made payments regularly. 3) The credit card company urged me to switch to online statements. I missed the first statement. They raised my interest rate to 29.9% even though I immediately made a double payment as soon as the error was noticed. Now that I've paid extra for about 6 months, my interest rate is still close to 24%. The credit card companies have given us outrageous credit limits, then penalize us if we get even close to the limit. My husband and I both have decent credit scores. We very seldom miss a payment, but we will never see ourselves get out of debt with the high interest rates. Our next son is ready for college, and we are afraid to co-sign for his student loans. Worse yet, we're afraid that the lenders will deny his loans.

**Name: MATTHEW FENSTERMAKER**
**City:** CANAL WINCHESTER
**County:** Franklin
**State:** Ohio
**Comments:**
Please add my name in support of this bill.

**Name: Brad Beatley**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Since credit cards have become so common in our society, they should follow guidelines for installment loans. A. A grace period is allowed for a payment to be posted (5-10 days), B. Payments canot be due on non banking days (Holidays/weekends), C. Lenders should not be allowed to collect over limit fees since they control the approval process of charges (often times

their fees create the over limit situation), D Interest is "rent on money", the lender should not be allowed to re-negotiate the interest (rent) without consent of the borrower, In conclusion: Credit card lenders should be required to make their money the old fashioned way, with good service and fair and equitable behavior, not predatary practices.

**Name: Shawn Fisher**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Things in need of reform fixed rates predatory lending over the limit fees repetative phone calls on weekends and holidays for late payments

**Name: Robert Yocom**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
It is high time that the billing system is corrected. We have bills dated which do not arrive at the house for 8 to 10 days, and then the due date is only 10 days in the future. If we are on vacation, we lose out on "late payment" penalties. This seems to be a way to catch the bill payer, and exact more money out of him. Indeed, banks with credit cards are making money these days.

**Name: brenda cook**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
I agree so much with Ohio Treasure Richard Cordray. Credit Card comany do take advantage of us, my card got stolen and I have to pay $25.00 to get a replacement card don't they get enough of our hard earned money. I am a single family income and every dollar counts in my household. But they take, take, take, every chance they get. Thank You BCook.

**Name: John Loree**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
It is about time this comes to surface. Chase is a a big offender of raising interest rates on credit cards as it gets closer to limits. Other credit cards follow suit when one raises an interest rate on a credit card.

**Name: Gerry Burgess**
**State:** Ohio
**Comments:**
Enough is enough already....this will hurt EVERYONE. WE ARE IN BAD ENOUGH FISCAL STATE RIGHT NOW NATIONWIDE.

**Name: Christine Koczwara**
**City:** Powell

**County:** Delaware
**State:** Ohio
**Comments:**
I'd appreciate what congress could do to end to unfair credit card practices among financial institutions. I'm not convinced that the proposed measures will adversely impact credit card holders in good standing. Competition will manage this risk and keep fees down to a competitive level.

**Name: Melody Mechlin**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I do not think credit card companies should be able to raise interest rates on previous balances for any reason. I have excellent credit, always pay more than the minimum payment, and always pay on time, yet my interest rate with Capital One almost doubled! It went from 5.9% to 10.9%! Because of the low interest rate, I used that card to purchase new carpet for my house. The card was supposed to be a "fixed" interest rate. I always thought as long as I made my payments on time and kept my credit good, my rate would not be increased. Also, I never received any kind of a notice indicating my interest rate would increase. The company claims it was mailed. I receive so much junk mail from various credit cards, including Capital One, it's possible I thought it was junk mail and never even opened it. Capital One has also been bombarding my 18-year old daughter with offers. She received one in the mail the day she turned 18! It seems the credit card companies make it too easy for everyone to obtain their cards and then raise their fees and interest rates once they get a balance on them!

**Name: Kim McCoy**
**County:** Fayette
**State:** Ohio
**Comments:**
The banking companies that unfairly raise rates should be penalized.

**Name: Matt Chafin**
**City:** Ashville
**County:** Pickaway
**State:** Ohio
**Comments:**
Although this does not involve any of the issue listed above, my credit card company works hard to make it difficult for me to PAY them. * I used to be able to pay over the phone (I don't have access to high-speed internet at home). Now, to pay over the phone they charge ME $10 to pay THEM. *I used to automatically receive $20 gas cards from the card company for their point system. Now, I have to call them to obtain either a check or gas card (they are hoping I forget). When I do call, I simply ask for them to apply the cash to my account, which they refuse to do.

**Name: Alfred Conklin**
**State:** Ohio
**Comments:**
I support all of the changes proposed in Docket No. R-1314. Every time credit card companies are faced with a change that would benefit the consumer, they always say "It'll result in higher fees for those that pay on time". I don't believe this for one simple reason: the credit companies are already nickle and dimeing the consumer to the utmost. There literally isn't any more blood to squeeze from that stone.

**Name: pamela simmons**
**State:** Ohio
**Comments:**
A) Due dates Bills should have due dates that do not change either 1) same date each month 1st through the 28th or 2)last of the month. B)Pay off dates same as due dates If balance is paid by the due date, no interest should be charged C) Advertizing should have all terms listed together on the same lines of print with disclosures listed in the same clear and concise language as offer, ie points added should say how it increases your debt ($30.00 for each $1000.00) application of payments (until Lower balance paid off a $1000.00 debt at ___% will increase your debt by _____ per month.) D) payment should be applied to hightest interest rate first. E) Usury laws should be revised to cover any and all expenses involved with borrowing money and paying it back and apply to CC, "pay day" loans and pawnshops. F)Minimum payments due should be required to pay back loan & all fees within 3 years. G) Credit reporting business should be required to keep accurate information or be subject to a quick arbitration and settlement process for losses. Cost should be paid for by the reporting companies.

**Name: Lesley Reed**
**State:** Ohio
**Comments:**
I am strongly in favor of these changes.

**Name: Lesley Reed**
**State:** Ohio
**Comments:**
I am strongly in favor of these changes.

**Name: John League**
**State:** Ohio
**Comments:**
I support putting an end to unfair or deceptive acts or practices with respect to consumer credit card accounts and overdraft services for deposit accounts. I personally have been caught by these practices which were used by credit card companies and subsequently terminated services with those organizations.

**Name: Janet Martin**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Two-cycle billing? In my opinion, it's outrageous!!! Another peeve of mine it the short amount of time between receiving a credit card bill and paying it without incurring a late fee. Please end these ridiculous practices. Thank you!!!

**Name: Brian Horton**
**State:** Ohio
**Comments:**
Lending needs to be fair. current practices will end up hurting businesses in the long run

**Name: Joan Scharf**
**City:** Willoughby
**County:** Lake
**State:** Ohio
**Comments:**
I recently opened a charge card at Kohls since they were offering 15% discount upon approval. I did not receive my first billing statement until approximately 6 weeks after that. I never got the card in the mail or statement. The 1st bill I got included a $25.00 late fee and finance charges. They would not adjust my bill. I beleive these companies are deliberately withholding statements and then charging late fees. Since I receive all my other mail timely, I am sure this one did not get lost in the mail as they claim it could have. Even if it did, how would I have any control over that. Companies are making billions of dollars in extra fees through unethical billing practices. there needs to be a complete investigation. Especially since most companies we deal with these days are located on foreign shores and we cannot go in person to resolve anything.

**Name: Dean Nida**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
1. Credit card companies should not be allowed to issue credit cards to students without proof of income and the credit limit should be in line with their ability to pay and credit history. The amount a credit card company can rasie a rate need to be greatly reduced and regulated. a 60 day grace period needs to be put into law that keeps a credit card company from doing such practices as increasing rates on a credit card if it is one day late. The banking and credit card industry has become the "white collar" criminals of the 21 century. State goverments need to enact their own laws regulating credit cards just like they regulate insurance comapanies and Public utilties. Ohio need to lead the way.

**Name: Walter Hare**
**County:** Franklin
**State:** Ohio
**Comments:**
I have used a credit card for a no interest purchase. When the statements started to arrive, the time that I had to make my payments was shortened considerably. I feel that the card company is trying to force me into defaulting on the terms of the agreement in order to charge and back charge the interest on the purchase.

**Name: Walter Hare**
**County:** Franklin
**State:** Ohio
**Comments:**
I have used a credit card for a no interest purchase. When the statements started to arrive, the time that I had to make my payments was shortened considerably. I feel that the card company is trying to force me into defaulting on the terms of the agreement in order to charge and back charge the interest on the purchase.

**Name: Phyllis Songster**
**City:** North Canton
**County:** Stark
**State:** Ohio

**Comments:**
Agfee with all above - ALSO - interest rates charged are ridiculous - should be some sort of cap.

**Name: William Fullam Sr**
**City:** Upper Arlington
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card issueres are running wild with unforseen changes in rates and payment timing for no apparent reason, This borders on Breach of Contract What many people thought was a secure way to use credit cards has turned out to be simply another way to gouge the public. Contrary to what the companies say, these unfair changes happen to all - not just the poor credit risks It must be stopped before it too impacts our economy,

**Name: William Slattery**
**County:** Stark
**State:** Ohio
**Comments:**
Eliminate two cycle billing as it seems to penalize those with a continuing balance. Many who are struggling financially make regular payments on their accounts but are penalized by paying interest on a higher average balance. Minimun account payments should be an amount that truly reduces unpaid balance. We support a fairer/longer time frame for making credit card payments before incurring interest.

**Name: Sandra Slattery**
**County:** Stark
**State:** Ohio
**Comments:**
I support the elimination of two cycle billing as it seems to unfairly penalize those trying to pay their bills in a timely manner yet not able to financially pay in full. Also, a longer time frame for making a monthly payment would accommodate various salary deposits, vacations,etc.

**Name: Cynthia Llanos**
**City:** South Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I have been a victim of some this unfair practices. Please, stop them from financially hurting others. Thanks you for your hard work on this issue.

**Name: Leann Kirkpatrick**
**County:** Fairfield
**State:** Ohio
**Comments:**
I agree with the above however, I also disagree with them changing the terms of your credit card and changing the interest when you have been on time is unfair.

**Name: Geraldine Moulton**
**City:** Columbus

**County:** Franklin
**State:** Ohio
**Comments:**
I am especially concerned about exorbitant charges for late-payments, over-limit charges, too high interest rates, and other similar practices . I would support the proposed regulations that allow for a grace period of 21 days and would make it harder to increase interest rates. I especially do not like deceptive credit-card offers which usually end up hurting one's credit ratings with too many requests for information. I am glad someone is looking into reining in these practices. (I agree that some people are given cards who are poor risks but those of us who use credit cards need some protection.)

**Name: David Gilles**
**County:** Franklin
**State:** Ohio
**Comments:**
3 things that have happened to us with Credit cards. The first one in my mind is the most deceptive. 1. Chase offers a payment protection service that protects you from late fees and penalties if your payment is late. When you ask what the cost for this service is, they say it is free as long as you do not carry a balance, otherwise it is a percentage of your balance. It sounds like a good deal, except that they do not tell you that the balance is calculated when they print your statement say June 5th, not when you receive it and have a week to pay it. Thus when you get your bill on June 25th, even if you pay it that day, you already owe them 20 days worth of payment protection interest. When I called to complain they said that I could call in prior to my statement print date to get my balance. What a crock. CC Companies paying off 0% balances first while keeping 15% balances running. I once had a 2.99% teaser rate that was good for 3 months. Unfortunately, I was a day late on a payment, which invalidated this rate and put me at the 18.5% rate. The worst part is you are unaware of it until the next statement.

**Name: Kitty Burgett**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I have had many unpleasant experiences with credit card companies, but the most outreageous one is this: One company abruptly raised my interest rate by nearly 7 percentage points with no explanation given. When I call to ask why, I was told that they had recently checked my credit rating and raised my rate on their card because I have "too many open accounts." The fact that I had never missed or been late on a payment with their card made no difference at all.

**Name: Heidi Smith**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
The company named "Beneficial" charged my mother 24.99% in interest. She was cashed strapped, a gambling addict and signed. Companies such as these seem to prey on the uneducated, low wage earners, single parent households, poverty stricken, depressed areas of some communities. They make things harder on families, help create hardships that are too much to bare then if the client cannot pay, debt collectors threaten and make life more difficult resulting in many to shut down and just give up. There are many predators out there and hopefully you are able to see them all!

**Name: Elizabeth Ramos-Torres**
**City:** Fairview Park
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I agree with the proposed changes!

**Name: Andrea Lo Presti**
**City:** Lyndhurst
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I definitely support the regulation that is proposed to stop unfair & deceptive practices against consumer credit card accounts.

**Name: Rockell Churby**
**City:** South Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I believe the government should absolutely step in and place sanctions or stricter regulations on credit cards companies. Mitigating losses and debt, but most importantly not taking advantage of consumers. These companies should focus their marketing dollars on financial education versus trickery and enticing introductory offers. In addition here's a thought, when they deliver the thousands of brochures to college campuses nationwide, part of their responsibility should be on an annual or quarterly basis to conduct a campus wide orientation or presentation on financial literacy and wealth as part of the marketing relationship with the universities and their commitment in becoming a community partner instead of a shark. The universities should start cracking down on requiring that happen or the brochures (one or one hundred thousand) go in the trash. That is not to waste or disrespect. We are not wasting their marketing dollars. We are respecting each other by uniting and taking a stand on saving the next generation, not allowing credit card companies and banks to sucker our children, the future Leaders of our Nation. Thank You!

**Name: Angelo Figueroa**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I had a credit card with a max limit of $300 dollars my balance was about $250 dollars. My late charge cost was $39.99. I fell a little behind know my bill with late charges and over the limit charges is about $850 dollars. I was not over the limit until they started charging an arm and a leg for betting behind.

**Name: Donna Andres**
**City:** Plain City
**County:** Madison
**State:** Ohio
**Comments:**
I had a similar experience to that of Mr. Cordray(go SW City Schools!) I realized I had not paid my credit card bill at 11:00 A.M. on the day it was due. I went online to Bank of America to pay the bill. It would not post the payment until the next day-making my payment late. I was paying in full,

as I always do. I went ahead and completed the payment and then called the Customer Service. They would not do anything until the payment had gone though. Thus I got a late fee, had to call again and go through all the endless voicemail prompts, and was only able to get my late fee reduced by one-half-$19.50. I was also informed on my following statement that because I was late that I could not participate in their promotional offer, which seemed to do with gasoline purchases. Thank you for letting me vent.

**Name: Peggy Bell**
**City:** New Albany
**County:** Franklin
**State:** Ohio
**Comments:**
In regard to "unfair time constraints", please ask that the payment due date remain constant. Our due date (through US Bank) would float. Mr. Cordray, thank you for being a voice of the consumer!

**Name: Paul H. Kohl**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Mr. Cordray, I am with you 100% we need to keep these credit company's in line and not let them steel are money. They have had a free ride at our expense long enought and must be made more responeable. Keep up the great work you are doing Paul

**Name: Margaret Moran Dobson**
**State:** Ohio
**Comments:**
Also needs addressed: Charging a fee for pay by phone, but refusing to allow a payment greater than the balance, thus if you pay your full balance you can't include the pay by phone fee, because it isn't charged yet. If you complete the transaction through a customer service rep, where it is allowed, there is an ADDITIONAL fee.

**Name: Cheryl Smith**
**City:** South Vienna
**County:** Clark
**State:** Ohio
**Comments:**
My Family owns a small business that lost a million dollar contract to China. We bought a building and equipment to perform the contract, after one year they pulled the plug on us. We have been in business for 22 years. We were forced to lay off all our employees and resort to credit. It was NEVER a problem until they passed the law That you could not include the cards in bankrupcy After they passed the law our interest rates went through the roof. I currently have a card that was set to increase to 35.5 percent from an already high rate of 28.99 . I ask the company how they could justify that when I am a customer that pays my bills on time. They just tell you that they don't have a better rate available at this time. We have used these cards and paid them in full many times, because we were forced to carry balances on some of them they have no mercy. I told the representative that at one time LOAN SHARKING AND EXTORTION were Federal offences, punishable by time in prison. We have ALWAYS paid our bills on time and feel that our representatives have given their blessing to these companies that are EXTORTING money with fees and the interest rate. I have copies of old statements to prove all that I have said. Hopefully

someone will start representing the people that elected them instead of big business and special interest groups.

**Name: everett brothers**
**County:** Stark
**State:** Ohio
**Comments:**
i agree with your proposals

**Name: Robert Barr**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Question: Why is it that when you charge something it shows up immediately on your credit card statement on line. HOWEVER, when you take something back for a CREDIT, it takes several days to several weeks for you to get the credit on your on-line statement. Naturally, they get to keep the money longer and can use it for other things if they do not refund it immediatley. This is unfair! Also, why can't the feds create a law that would cap credit ALL credit card interest based upon the prime lending rate. Example: prime is 5%; interest rate for credit cards can't be more than 10% above prime. 28% interest on credit cards is riduculous!

**Name: Pete Fraser**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
After paying Capital One bill online I have found the payment not posted until the next day and a late fee charged. The late fee was cancelled when we call and protest. We point out the payment was submitted on time and the late posting was their error not ours. I have had similar problems with other payments done online such as car payments.

**Name: Robert Barr**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Question: Why is it that when you charge something it shows up immediately on your credit card statement on line. HOWEVER, when you take something back for a CREDIT, it takes several days to several weeks for you to get the credit on your on-line statement. Naturally, they get to keep the money longer and can use it for other things if they do not refund it immediatley. This is unfair! Also, why can't the feds create a law that would cap credit ALL credit card interest based upon the prime lending rate. Example: prime is 5%; interest rate for credit cards can't be more than 10% above prime. 28% interest on credit cards is riduculous!

**Name: Robert Barr**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
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**Name: Steven Ling**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Yes, I didn't pay the entire balance off one month and was charged TWO months of interest!!!! I called to complain and they promptly removed the second month, but I shouldn't have had to do that!!! When I open up a CD at a bank, I don't get two months of interest my first month!!!

**Name: carol smith**
**City:** columbus
**County:** Franklin
**State:** Ohio
**Comments:**
YTwo years ago due to unfortunate circumstances, I had problems with credit cards. Several started charging 34% interest rate after a late or partial payment was made. It became even harder to make the payments due to this enormous interest rate. Companies need to try to work with those customers trying to keep up with payments by not increasing interest rates to this astonomic level!

**Name: Marybeth Rose**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I am in favor of these changes being put in place. The industry currently takes great advantage of the card holders. It is legalized robbery!

**Name: Jennifer Keplar**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I wish something could be done to protect consumers who sign up for credit cards that are later sold to another company. A few years ago, I worked in the corporate offices of a regional bank. Customers' phone calls were being forwarded to the chairman's suite after hours, and many of the calls were from older people on fixed incomes who'd discovered that their credit card service had been sold to another bank. When they first signed up for the card, the APR was very reasonable, but after the sale to another bank, the apr was jacked up to an outrageous amount. If a consumer signs on for a credit card at an expected rate, it shouldn't change simply because the bank sold the service to another provider.

**Name: S Fankhauser**
**City:** Minerva

**County:** Stark
**State:** Ohio
**Comments:**
I strongly support changes in credit card billing. My grace period went from 30 days down to 10 days and that includes mail time. It must be recieved by the company within 10 days! This is ridiculous. Also, my interest rate continues to go up. I took the suggestion and called to get a lower rate, which I got for 3 months and then up, up it went again. I use my credit card only for convenience. At Christmas, my Sears card changed their grace period and as a result, I had to pay a late fee. I watched and noticed that it changed only during the holiday period, then it went back to the usual grace period. I feel the credit card companies are controlling all the variables and would like to see someone speak for the consumers and argue for some fair credit card practices. Thank you for addressing this issue because one person complaining to them does not work, I tried.

**Name: Lester Marlatt**
**City:** Galena
**County:** Delaware
**State:** Ohio
**Comments:**
I have read the proposed rules and have only one comment - IT IS ABOUT TIME!!! In my opinion these changes are long overdue. Credit Card issuers have had every thing their way for far too long. They have taken advantage of consumers and need a refresher course in fair play. These new rules go a long way towards accomplishing that end.

**Name: danny mull**
**County:** Stark
**State:** Ohio
**Comments:**
Yes, please pass anything that makes my credit card bill/use less onerous!! A payment in full that arrives a day or 2 late costs me a "late fee" of $35 (even if the bill was only $50). That is wrong! Nor should it take me several minutes of careful study to determine what the "new offer" is they are pitching. If it takes more than 2 minutes to read & understand then the language is too vague (usually because they are tilting things in their favor but don't want you to understand that). Interest rate should go down as fast as they can go up. If their bill to me gets lost/delayed then I should not have to endure a late fee. Cash advace fees should not have a higher interest rate. One interest rate for any use of the card, period. The grace period (15 days?) for payment w/out late fees is a MAJOR change needed!

**Name: Jerone Bowers**
**City:** Springfield
**County:** Clark
**State:** Ohio
**Comments:**
It is about time. The credit card industry is shameful. They take advantage of people who can least afford it. Why? Greed, is the only answer I can think of. Had a late charge where I was one day late and the funny thing is I pay twice a month. You forgot one unfair default credit rate. Becuase of the late payment I had mine jump by 8 percentage points.

**Name: Linda Lanam**
**County:** Franklin
**State:** Ohio

**Comments:**
One of the worst new credit cards is the "Care Credit". Doctors and Dentists talk you into getting one, especially dentists when you cannot afford a crown, root canal, etc. The interest rate on these is about 28%. Another problem with all credit cards other than the obvious late charge is the "over the limit fee", the "monthly maintainence fee" and the "yearly fee". You can never get these paid off. We need help to stop all of these fees. Most people do not notice that there are also little fees of "protection" added on to there monthly charge making your monthly payment going even less to the principal.

**Name: Walter Fiscus**
**City:** Carrollton
**County:** Brown
**State:** Ohio
**Comments:**
Credit card companys have been getting away with to many things , 1 missed or late payment then 28% or higher finance charges not to mention the late payment charge. You get your bill and the payment is due in 15 days.

**Name: Sherrie Smith**
**County:** Clark
**State:** Ohio
**Comments:**
I think it is a great idea to stop deceptive credit practices. There is another problem that needs to be addressed and that is bank charges for people with minimum balances. This prevents low income individuals from accessing banking services such as cashing their paycheck "free" unless they have an account with $300 or more in their account. Many people cannot leave that amount in an account without using it. They need that money to live on. People are being charged $4 or more to just cash their check. This is wrong. If they have a check of $100, it is 4% of their check! The other practice of stealing money out of an account that has dropped under $100 or has not been used for several months until the account has been closed needs to be prohibited. The banks call these accounts "nusiance" accounts stating that they cost the bank to hold the small accounts on their books because they have to print and send a statement. They could use the Internet or charge the person the cost of a stamp. They do not need to reduce the account several dollars a month once the account has dropped to below their minimum. If we want to encourage more people to save money--we have to make banking services available to ALL. Thanks for your consideration.

**Name: Doug TenEyck**
**City:** Galena
**County:** Delaware
**State:** Ohio
**Comments:**
It's about time! Rules for regulating credit cards are sorely needed. One suggestion I would like to make is to limit the interest credit card companies can charge. Rates over 30% are usuary.

**Name: Sheereen Gunn**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
Late fees and finance charges should be eliminated IF the full balance is paid by the billing date - not the "due date". The "billing date" on one of my credit cards is the 10th of the month. I usually

don't get the bill until the 20th of the month or later. Payment is due by the 5th of the following month. I realize I should have a handle on how much the bill will be but if I would neglect to count in one receipt I get hit with a $39 "late fee" plus finance charges on the whole balance if it is not paid by the "due date".

**Name: john anthony**
**City:** powell
**County:** Delaware
**State:** Ohio
**Comments:**
Cfredit card fees are out of control. Laws allowing the ad-hoc change in terms and rates that affact the entire balance lead to a "Bait an switch' mentality . I for one am tierd of the lack of control . i support any legislation that will address the lack of control and oversight of credit card industry

**Name: William Bagley**
**City:** North Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support stronger restrictions on the credit card company pratices. I urge you to implement changes to protect consumers from unfair and deceptive credit card company practices.

**Name: Laurene Sanders**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I think all the proposed changes would be a benefit to all credit consumers and would enable us to level the "playing field." Let's make the "small print" bigger and state it in a manner that all can understand what we are "agreeing to" when we use credit.

**Name: Rob Funk**
**City:** lewis center
**County:** Delaware
**State:** Ohio
**Comments:**
I am in support of the changes proposed by the FED and NCUA. While I don't think Government should regulate to protect those who make bad financial decisions, I do see where credit card companies adapt to take advantage of these mishaps. I get weekly offers from my CC companies for balance transfers and cash advances. These used to have a dollar cap on the fee's but now are just a straight percent, often 3% or more. You shouldnt have to be a financial wiz to understand the rules and operations of your credit card company. I hope that the FED and NCUA stand strong against the lobbying effort of the banking industry and move to protect consumers from these shady practices. Thanks

**Name: Ruthanne Donalson**
**City:** New Philadelphia, Ohio
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I am an Independent Living Skills Specialist/Advocate with a private-non-profit organization

named Society for Equal Access, ILC. We serve the disabled population in an 8 county service area that includes: Belmont, Carroll, Coshocton, Guernsey, Harrison, Holmes, Jefferson and Tuscarawas. Strictly Rural Appalachia. 99% of our served consumers are on a fixed income and when they see a way to get a credit card to aid them with paying or buying, they certainly become victims. I strongly support this initiave and have made copies to circulate for signatures and will submit upon completion. Thank you, Ruthanne Donalson

**Name: Samantha Brauner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I wholeheartedly support every aspect of Richard Cordray's proposed rule changes for credit card companies, but would like to comment on two aspects in particular; the unfair allocation of payments among balances with different interest rates and deceptive firm offers of credit. Credit cards are the only form of loan that I know of where the consumer cannot dictate where amounts exceeding the monthly minimum payment are to be applied. Any consumer would naturally choose those payments to be applied to highest interest rate balances first, rather than to the lower interest rate balances as is now common practice among credit card companies. To allow credit card companies to insist upon this method of pay is patently unfair. Allowing credit card companies to solicit persons with language that to most people implies they are already approved is not only deceptive it can be damaging to the person's credit rating. If the person is denied credit then there is another ding on their credit rating making it even harder to secure credit in the future. One can imagine situations in which persons would not have applied for a credit card but for such an offer, are denied, and whose credit is diminished because they were lured into a false sense of creditworthiness. To allow credit card companies to wreak such havoc on consumers is unconscionable. I know that credit card companies insist that consumers will pay the price for such changes. This is a scare tactic and I'm not falling for it. I truly believe that the credit card companies will be forced to tighten their belts because of such legislation. They will only offer credit to those who are creditworthy, and we will stop seeing teaser rates that end up costing many people more in the long run, but that the overall profits of these companies will go down and consumers will have a better understanding of the rules governing their credit cards.

**Name: Alan Jensen**
**County:** Delaware
**State:** Ohio
**Comments:**
Credit Card company's should be required to mail statements within one or two days of the statement date. postmarks should also be required so the consumer can ensure that this practice is followed. I can tell you that many times I receive my statement up to ten days after the statement date. There should also be a grace period (five days) before late fees and interest are applied and should be for that billing cycle alone. The agreed upon interest rate should remain the same. I would like to See the credit card companies get out of the airline mile, points for cash back, etc. All this cost money that gets added on to every thing we buy buy the retailer to cover there charges crom the credit card companies. If I pay cash why should I suport all the above marketing shananigins? The credit card companies arn't giving anything away for free some body is paying for it some where.

**Name: Virginia Zink**
**City:** Columbus
**County:** Franklin
**State:** Ohio

**Comments:**
I support Richard Cordray's proposed bill against unfair or deceptive practices with reguard to credit card companies. I think there should be a minimum of 30 days between the billing time and payment duedate. Getting hit with a finance charge because you were out of town and didn't get back in time to send in your payment is ridiculous. The consumer needs more protection from the sneaky ways credit card companies try to obtain extra fees and charges. I appreciate Richard Cordray's efforts on this issue!

**Name: Sonia Waller**
**State:** Ohio
**Comments:**
I am really happy to see someone finally tackle this issue.

**Name: Gary Pasheilich**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I have been extremely frustrated with Chase bank's seemingly arbitrary percentage rate "adjustments" (always up). I've held a credit card with them for over seven years, have never missed a payment, have never submitted a late payment, have always paid above the minimum payment, and yet, as soon as I obtained a high balance due to chemo treatments, they immediately raised my rate to almost 30% over three roughly annual incremental jumps. Further, I've never defaulted on any other credit card and have never been late on paying my utility bills, etc. Ironically, I also have an ATT Universal credit card with a significant balance that only charges me 10% interest and has never raised my rate once in the past seven years. Clearly, different standards are applied as far as credit risk to interest rate determination. When interest rates dropped in recent months, I talked to Chase about reducing my interest rate and instead they asked me apply for a new card instead of simply revising the rate on my existing card. Ironically, they may determine that the act of seeking additional credit warrants raising my rate again. It's financial rape. If you could help write a law to tar and feather Jaime Diamond, it would be greatly appreciated.

**Name: barbara montgomery**
**City:** Newark
**County:** Licking
**State:** Ohio
**Comments:**
The consumer is enticed at every turn,by mail,telephone and business. The late fees and interest rates on these cards have caused the trillions of dollars of debt this country is in. The government has to step in and take control of this serious problem.

**Name: Jerry Corrodi**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My family bought me a complete set of an old TV show I liked, for Father's Day, this year. They used a Capital One credit card. My wife and I charge from $2,500-$5,000/month on this account for the airline miles they offer. Every month, we pay it off in full, never paying any interest. Instead of using cash or checks or debit cards, we charge all of our groceries, gasoline, internet/cable TV, newspaper, phone services, and all of our other expenses. The product arrived damaged from

China. The package was ripped, and the cases, inside, were broken. When I put the discs into the DVD player, the picture and sound were awful. The disc froze up about half way through each one. On the bottom right of the picture, it says, "Nick at Night." These DVDs were obviously pirated. The company has a Las Vegas phone number, but no USA presence; they sent an e-mail saying that they are in Canada. Now, Capital One was very adamant on the phone that these discs be shipped back to China, from where they came Express Mail, at a high cost. Capital One sent me a letter indicating that what I need to do to help support my case is: "The return receipts or proof of return. Any additional documentation you think we may need. The merchant's refund policy. A second opinion from a similar merchant, on company letterhead and signed by the person who provided the opinion." I will no more do that than fly to the moon! I'll tell you what I did. First, I contacted Capital One about disputing the charge, regarding mdse that I consider contraband, to get a credit. Then, I wrote the the Ohio AG about consumer fraud. Then, I wrote to ASCAP and provided them with every detail, including the complete address in China and the e-mail information I had on the guy in Canada, neither of whom paid royalties to their members/artists. Then, I called American Express and got a new account to use, daily, being welcome with an 802 FICO score, to replace my spending with Capital One. Now, I am not a consumer with bad credit. I don't need to be stuck with one card or another. However, such an approach as demonstrated by Capital One should be addressed. Dealing with American Express is a dream, in comparison. In the several months I used Capital One, I amassed 70,254 miles. In that time, I never had one disputed charge. Now, with one, handled like this, is enough for me to go where I am appreciated for my good business. I refuse to pay for an illegal product, and they shouldn't have any problem charging back this disreputable merchant.

**Name: Jeannette Hyde**
**State:** Ohio
**Comments:**
We should have 21 days to make a payment. I get my bill and need to send it right away to avoid late fees especially if the mail doesn't go because of holidays or Sunday. I also worry that if I go on vacation I will miss getting my bill sent in on time. I was told I could do it by phone, of course, there would be a fee. The credit card companies have to much power and I don't like if I apply for a loan or card that has nothing to do with them, they can raise my interest. I pay my bill off every month but still don't like it. I got zapped with a late fee once as I didn't get it sent immediately even though I do pay it off every month.

**Name: Janet Carpenter**
**City:** Galloway
**County:** Franklin
**State:** Ohio
**Comments:**
I believe that the deluge of credit card offers accompanied by blank checks printed with my name and address on them contributes to the crime of identiry theft. I probably shred at least 10 credit card offers and blank checks EVERY week for my husband and myself. I have often said that there should be a lawsuit filed against anyone who uses my/our name and address in this manner without my/our permission.

**Name: Joshua Silverman**
**City:** Pataskala
**County:** Licking
**State:** Ohio
**Comments:**
Please vote in favor of this!!!

**Name: Marianne Turner**
**City:** Atwater
**County:** Portage
**State:** Ohio
**Comments:**
My husband has a Providian Visa that has jacked up his APR to 31.99% on his existing balance and a Capital One that went to 26.4% and shrunk his credit limit below his current balance; both without warning and both accounts were current with no delinquencies.

**Name: Kathleen Rayder**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies seem to be the only vendors that allow less than two weeks between billing and payment. On our main card (Citi), we pay the entire balance every month. Our payment was one day late last month because of travel, and were hit with a $39 late fee plus interest (at 14.99%) for the entire month. This from a company to which we pay $50 annually for the card, which we've had more than 10 years. With no request from us, they've raised the credit limit several times and it's now more than $25,000--but we still have less than two weeks to pay the bill each month. Credit card companies seem able to use whatever practices will bring them more profits, to the detriment of their customers. Some regulation is definitely needed.

**Name: Scott Penwell**
**County:** Franklin
**State:** Ohio
**Comments:**
I want to see these proposed rule changes adopted. One of the major problems in this country is the accumulation of debt. Consumers and government spending is now based on the accumulation of debt...not a growth in wages. We are teetering on a major financial disaster in the nation. These new rules can help consumers and it will ultimately lessen the amount of credit being extended to consumers that can't afford additonal credit.

**Name: Candi Miller**
**State:** Ohio
**Comments:**
Usury today is defined as the charging of unreasonable or relatively high rates of interest. Credit card companies charge interest rates depending on who you are or rather how wealthy you are. The poorer you are the more you pay in interest. Back in the 1980s, when rates would go as high as 23 percent, there was a move in Congress to impose a usury law but lobbyists said it was counterproductive because if rates were too low, lenders would not allow for mortgages or credit cards. We all know the trouble banks and their mortgages practices are in now. I wonder if credit cards debt is next financial disaster banks may face. Since interest rates are state specific, banks move to states where they can charge higher rates yet solicit business in states where there is a cap on rates. I wonder if when banks found themselves on the verge of failing, if they moved so that they could be able to charge higher fees. Bottom line if the government can bail out financial institutes with my tax money then why can not they relieve the credit card debt. I would rather my tax money help people not the businesses which practice unethical and irresponsible predatory lending practices. My medical insurance is good not great. If I have a medical crisis, I have ended up owing around $1000 dollars out of pocket. When I am arranging payments, the first thing I am asked is to use my credit card. I have an older car and my plans to buy a new one has dissipated with the current economic situation. I needed to have $1000 in repairs to keep it running. I had to use my credit card because I am paying on medical bills. My savings is sunk in my 401K and I

have no readily available savings. My paycheck does not keep up with the cost of living. If I am running short on gas to get to work, my credit card comes to the rescue. I should not have to depend on a credit card to live but I do. I do not know what can be done quickly fix this but I am so disappointed in my government representatives and leaders that seem to be making this country into a corporate state where the wealthy get rich on a booming market. I elect them to represent and protect me not big business. From my level only the people who have money and can invest in this booming market may come out ahead if the market does not fail. That would be something like 'live by the capitalist sword die by the capitalist sword.' Unfortunately when this corporate market economy comes tumbling down, I will suffer the 'die by the capitalist sword' even though I have reaped no benefits.

**Name: Daisy Carter**
**City:** Wheelersburg
**County:** Scioto
**State:** Ohio
**Comments:**
I do believe credit card companies have the right to research past credit of individuals applying for credit cards and to turn down credit to those that have bad credit or to limit the maximum allowed to be charged based on their income. I have no problem with these practices. However, I do believe it is ridiculous that these companies do not give their customers at least a weeks pardon between the "due date" and a "late payment" due date. For instance, my car and house payments have a date when my payment is due and another "due after" date when a late payment is applied.

**Name: Deb Reeves**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
It is about time somebody did something about the credit card companies. I sincerely hope these proposed changes are implemented.

**Name: Jene Wilson**
**State:** Ohio
**Comments:**
Credit card reform is needed - current practices put many people in jeopardy.

**Name: Sandra Rope**
**City:** Canton, Ohio
**County:** Stark
**State:** Ohio
**Comments:**
BALANCE TOO HIGH COMPARED TO CREDIT LIMIT is the reason a credit card company gave for lowering a credit limit. The limit was lowered $5000 to an amount a few hundred above the current balance. The last time the card was used is when low interest rate offers were made. 2@4.99% and one @ 5.82%. Otherwise the card is not used and paid on time. It seems as though they are trying to damage my credit by lowering my credit line and looking for a way to raise my interest rate. The other reasons stated: balance owed on revolving accounts too high and rapid increase in revolving balances. These reasons have no merit. They suggest pulling a current credit file knowing that it is their way of putting a person off and not having to give exact valid answers. Also the opportunity to pay on higher interest rate balances should be allowed after the minimum payment is made. I would appreciate the opportunity of speaking to the

person(s) who are involved in the proposed changes. This is a very serious matter and I believe if truth be know, this is as much of a nightmare as the mortgage crisis. Raising a credit card rate to the point they currently are allowed is a strong reason for many financial crises. Is there any consideration being given to making it mandatory for banks/financial agencies to have local locations for customers to make payments and not making it necessary to mail the payments. Thanks for the opportunity to express my concerns on these issues. Sincerely Sandra Rope

**Name: paul meaney**
**City:** jefferson
**County:** Ashtabula
**State:** Ohio
**Comments:**
a few years ago people lending money the way credit card companys are involved with now would be procecuted for loan sharking. several of the practices they use are: inconsistant repayment date [changes from month to month]lowering credit score if an account is closed. using unrelated accounts to justify rate increase. changing the method of payment[removing account from online banking].if an account is voluntaraly closed refusing to establish a fair and reasonable payoff plan.increasing intrest rate on old money at will. all of these practices are intended to suck as much as possible out of the consumer.the whole industry as is makes repayment in a reasonable time frame impossible. the usary laws are favorable to the industry only and in present form are intreded to keep tne user of credit in debt for there entire adult life.the laws need to be changed to reflect considerably lower intrest rates,but also fair,consistant standards and practices along with sever penalties for violations of those practices. sincerly p.m.

**Name: Richard Grega**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Credit Card Changes: same closing date every month same due date every month 22 days after close to pay bill

**Name: Kathleen Gaddah**
**City:** Whitehall
**County:** Franklin
**State:** Ohio
**Comments:**
I have been a victim of unfair credit card practices which have cost me over $30,000.00 dollars since the onset of the problem that started in 2003. I had $35,000 available credit with First Plus Financial which I regret using for home improvement upgrades in my condo. First Plus Financial sold to Bank One who raised my finance rate from 6% to 24% and then sold again to Chase who raised it to 30%. I had an Excellent FICA score and a good credit history. I was told that they were raising my rate simply because they could! With the Senate hearing in 2006/2007 on unfair credit card practices, I was able to get the debt transferred into a fixed loan, but the rate is still at 15% and I was never compensated for the excess amounts I already paid to them in finance fees. I have paid out so much in interest, that I could have possibly paid off the balance by now if my finance rate had not sky rocketed! My balance is still $30,548.46! I would never, ever have financed home improvements knowing that this could happen to me! It has been a living nightmare to manage. I feel that Chase needs to credit me the ridiculous amounts of monies they have charged me in finance charges and lower the amount owed since they have been behaving like "Loan Sharks"! I warned them several years ago that their greedy practices will destroy the American economy and that fact has been very evident since my warning to them! Please help! I do not believe that America's Founding Fathers had ever intended for taxes and interest rates to

ever exceed the amount of tidings that go to churches which is 10%! Please help! Kathleen Gaddah

**Name: Rich Grega**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Post payments on the weekend. They post charges, but not payments.

**Name: Sandra Davis**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Hello, Credit Card companies should be regulated from selling our information to third parties to make money. They should be stopped from issuing credit cards with Radio Frequency Information (RFID) technology to give out personal information about our credit cards. This is an accident looking for a place to happen by allowing Identy Theft to happen. This process negates DO NOT CALL REGISTRY and violates the Privacy Act by giving out our information without our knowledge. Banks and Governments should not be allowed to sell our information to third parties either---just to make money. They say they don't: however, I know for a fact that they do. This, also, negates the DO NOT CALL REGISTRY. Thank you. Sincerely, Sandra Davis

**Name: Evelyn Mauck**
**City:** Worthington
**County:** Madison
**State:** Ohio
**Comments:**
My husband and I heartily support Richard Cordray's stand regarding the unfair time constraints placed upon credit card payment times and the finance fees levied after just about two weeks.

**Name: Dean Moyer**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
It is time that this state lead the way in eliminating business practices that destroy the credit of users. Credit cards and PayDay loans are vehicles which pull the noose closed on unsuspecting persons who often use these options in an attempt to overcome already consumptive debt. We must destroy any interest rate over 5%!

**Name: Michael Hanley**
**City:** Millersport
**County:** Fairfield
**State:** Ohio
**Comments:**
Make the changes! These people are bandits....

**Name: Alex Westerfelt**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Please pass these new rules, and give people a break. For example, I have friends who get paid monthly, and sometimes they will have a credit card payment due twice in one month's pay period. And...can anyone please explain why a PIN number is NOT required with the use of a credit card? Wouldn't that stop the majority of fraud from stolen credit cards??? And then the banks would be able to pass those savings on to the public, right? Right?!

**Name: HOWARD WEXLER**
**City:** Beaverton, OR
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I`me discusted with our iassiezfarie polices with the financial instatutions.

**Name: Wade Meyer**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
Somebody is finally making an effort to stop the legal crimes being committed by the credit card companies! It is hard to measure the impact these predators have on the economy because the people that are struggling during these difficult times are not just poor people with no means, but hard working citizens who have turned to a credit card for temporary relief... Continue the good work.

**Name: Michelle J. Sutton**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Albert B. Sutton**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Megan Rospert**
**City:** Woodville
**County:** Sandusky
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy L. Sullivan**
**City:** Woodville
**County:** Sandusky
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Przybysz**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Kudelka**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debbie Schaefer**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Docie**
**City:** Glouster
**County:** Athens
**State:** Ohio
**Comments:**
Extended time to pay all bills to 21 days. Make it a law.

**Name: Earl Gillam**
**City:** North Lima
**County:** Mahoning
**State:** Ohio
**Comments:**
Wording on credit card application to be made simpler- to be more understandable. Information about sommon senses in the lending issues.

**Name: Mark Walton**
**City:** Negley
**County:** Columbiana
**State:** Ohio
**Comments:**
Things need to change with the way credit is granted.

**Name: Ed Baunigardner**
**City:** East Liverpool
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ralph F. Wilson Jr.**
**City:** Lisbon
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Victoria Freeman**
**City:** Columbiana
**County:** Columbiana
**State:** Ohio
**Comments:**
Thank you for your help- increasing interest rates on credit cards seems unfair.

**Name: James L. Freeman**
**City:** Columbiana
**County:** Columbiana
**State:** Ohio
**Comments:**
Thank you for facing the problem. Another unfair practice is changing the due date for monthly payments.

**Name: Virginia L. Maylone**
**City:** Wellsville
**County:** Columbiana
**State:** Ohio
**Comments:**
We need this change now.

**Name: Ronald B. Barton**
**City:** East Liverpool
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Betty Ruppenthal**
**City:** Leetonia
**County:** Columbiana
**State:** Ohio

**Comments:**
Have people available to talk to- not computer voices.

**Name: Ruth Madison**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
I think its very unfair that if you are late on one credit, they can raise the interest rate on any or all of your credit cards without telling you, even if its not that credit card.

**Name: Virginia Spatholt**
**City:** Columbiana
**County:** Columbiana
**State:** Ohio
**Comments:**
More and better "user friendly" information that is written in layman terms is needed.

**Name: Imegene Schmid**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
Mom's illness is keeping her bill high.

**Name: Shirley Mondak**
**City:** Rogers
**County:** Columbiana
**State:** Ohio
**Comments:**
The credit card vendors should not be allowed to target college students who have enough problems paying back their student loans, etc. Not fair to the youth.

**Name: Judy A. Quarles**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Unfair fees for payments sent. Over charging for cash advances made to customers account to stop over- negative balances.

**Name: Cindy L. Slavens**
**City:** Salem
**County:** Columbiana
**State:** Ohio
**Comments:**
Unfair fees for exceeding the credit limit only because of an account hold deceptive offers of credit. Unfair application of increased APR to outstanding balances.

**Name: Tito Brown**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I dont agree with credit card gaining information from other companies and change % rate after the original agreement, which would raise the rate or terminate agreement.

**Name: Janine Martindale**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Hoefert**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I especially decry the deliberate attempt to conceal predatory practices by generating uncomprehendable and indecpicable statements and billings.

**Name: Mary Ann Pollock**
**City:** Columbiana
**County:** Columbiana
**State:** Ohio
**Comments:**
High school and retired citizens do not need new credit. SS#s indicate age.

**Name: Jeffrey Lilly**
**City:** Lisbon
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emily Herman**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Erin Bishop**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio

**Comments:**
I have seen many people including myself who have gotten into financial problems because high APR for credit cards. It has to stop.

**Name: Carl Tomkins**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Westfall**
**City:** Pleasent Hill
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wanda Perdue**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Penny Thompson**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kari Purtee**
**City:** West Milton
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Evans**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Georganna Applegate**
**City:** West Milton

**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Abrams**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Sidun**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
you have my support of these proposed changes.

**Name: Olivia Wilkin**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I think this is a great idea. I fully support these revisions.

**Name: Rita DeRose**
**State:** Ohio
**Comments:**
Please help us out. We need the new laws proposed, to stop all of the ripoffs by the banks and credit card companies.

**Name: Elizabeth Groves**
**City:** Huntsville
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jacklyn Wells**
**City:** Bluffton
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kendra Bermosk**
**City:** Bluffton

**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marcia Livingston**
**City:** Richwood
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Delores Myers**
**City:** Elicia
**County:** Allen
**State:** Ohio
**Comments:**
The changes of APR and late fees are very unfair. Charges are higher than the total loans.

**Name: Melinda Viney**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Helen H. Scott**
**City:** Sidney
**County:** Allen
**State:** Ohio
**Comments:**
One of my credit cards I had for a number of years sent me a notice that the interest rate would increase from 12.99% to 25.99%. I refused the cahnge in writing and agreed to no longer use the card. If I use it even once, my rate on my balance will immediately increase to the 25.99%.

**Name: April Sroufe**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
There are reasons people can't get out of debt. These companies are like piranas. Once in-theres no way out. We need a change.

**Name: Diane Zeyen**
**City:** Findlay
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gwendelyn Scott Thompson**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jill Miller**
**City:** Harrod
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Melody Spring**
**City:** Delphos
**County:** Allen
**State:** Ohio
**Comments:**
I think credit card companies should be more willing to work with people to pay off on consolidated cards.

**Name: N Groves**
**City:** Bellefontaine
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Candace Miller**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laurie Shreefer**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Fifer**
**City:** Lima
**County:** Allen
**State:** Ohio

**Comments:**
Help!!! It is getting out of hand! All of the above issues on this card have effected either me or someone I know.

**Name: Mary Stephens**
**City:** Defiance
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judy Whitacre**
**City:** Defiance
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anna Schnippel**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support all the regulatory measures proposed to curb the predatory spirit of credit card companies.

**Name: Tiffany Wright**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Georgene Blankley**
**City:** Piqua
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelly Roettger**
**City:** Wapakoneta
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Werdman**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
Stop the companies from raping the people.

**Name: Jen Sutherland**
**City:** Waynesfield
**County:** Allen
**State:** Ohio
**Comments:**
No calling at work, especially when problem's resolved. Don't raise rates if late on something else!

**Name: Jayne Benroth**
**City:** Bluffton
**County:** Allen
**State:** Ohio
**Comments:**
Interest goes way up without me paying late. I dont know why. I call and they dont tell me why it went up, and will not negotiate lower rate.

**Name: Melinda Hobler**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Neena Vancap**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Stop gouging me. I use your services to help, not hurt, my purchasing power.

**Name: Rose Wilson**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela Clark**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
Good Presentation! I really do not use credit cards.

**Name: Laura Johnson**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
Late fees are outrageous

**Name: Amy L. Mason**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda McCune**
**City:** Wapakoneta
**County:** Allen
**State:** Ohio
**Comments:**
Deceptive of how some cards interest works.

**Name: Danielle Ridenour**
**City:** Waynesfield
**County:** Allen
**State:** Ohio
**Comments:**
It's too easy to get a credit card!! late fee/ overlimit fees are way too high!!

**Name: Lani Stein**
**City:** Rockford
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judy Zehringer**
**City:** Coldwater
**County:** Allen
**State:** Ohio
**Comments:**
Late payments-interest rates-two digit- once raise- never goes down.

**Name: Tara Ryan**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Robinett**
**City:** Rawson
**County:** Allen
**State:** Ohio
**Comments:**
They keep you in debt- they keep piling on the late fees, over limit fees, and high interest. I'm there because I can't pay it on time and by adding all the fees it keeps me in debt. Can't pay the fees and payment therefore I incur more fees--it's a never ending cycle.

**Name: Cindy Robinett**
**City:** Rawson
**County:** Allen
**State:** Ohio
**Comments:**
They keep you in debt- they keep piling on the late fees, over limit fees, and high interest. I'm there because I can't pay it on time and by adding all the fees it keeps me in debt. Can't pay the fees and payment therefore I incur more fees--it's a never ending cycle.

**Name: Sara Cardone**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Rose**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
The practice of rising someone's credit rate because they have been late on their credit card payment is unfair. There are times when people fall behind on their bills do to medical and other problems.

**Name: Janet Bassitt**
**City:** Wapakoneta
**County:** Allen
**State:** Ohio
**Comments:**
I have a concern about unfair applications of increased APR to outstanding balances- when my son was a student, we had trouble paying off his balance when he couldnt pay off the balance.

**Name: Cindi Ring**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Martha Schaufele**
**City:** Defiance
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl Edie**
**City:** Delphos
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deborah McMullen**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Delores K. Howell**
**City:** Convoy
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie Krupp**
**City:** Bluffton
**County:** Allen
**State:** Ohio
**Comments:**
Due dates are missleading, causing a missed payment.

**Name: Sally Siferd**
**City:** Findlay
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie Yinger**
**City:** Williamsport
**County:** Pickaway
**State:** Ohio
**Comments:**
This is the time to take action against credit card companies. I feel these companies treat consumers as slaves. With hidden costs, sky rocketing interest rates and penalties, it's hard to pay down the debts on these accounts. The interest really does increase if they sense an account

is beginning to decrease some. I have experienced this before when a rate of 8% increased to 26% within one month. The payment wasn't late. Please help the American people. This is a major problem with our economy today.

**Name: Kristin Tester**
**City:** Wapakoneta
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nicole Davis**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan Agee**
**City:** Bluffton
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy L. Beach**
**City:** Kenton
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Rudasill**
**City:** Henton
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lois G. Crowe**
**City:** Kenton
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Glock**
**City:** Kenton

**County:** Allen
**State:** Ohio
**Comments:**
Have visa and just recieved the marathon but haven't used it yet.

**Name: Sandra Liechty**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rhonda Zimmerif**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristine Cheweller**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beth Sanders**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
It seems the bill comes with payment due so quickly. Barely make payment in time with semi-weekly pay checks. Quick with their late fees.

**Name: Sally Harper**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joan Zimmerly**
**City:** Ottawa
**County:** Ottawa
**State:** Ohio
**Comments:**
Should not be charged such high late fees for short time frame to pay the bill.

**Name: Carol Sue Crouse**
**City:** Sandusky
**County:** Sandusky
**State:** Ohio
**Comments:**
They are targetting older people at casinos not explaining the rules for the cards.

**Name: Debra Schroeder**
**City:** Cirdersville
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judy Whitacre**
**City:** Defiance
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barb Ledermeier**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Martha S. Schaufele**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Stephan**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Margaret Smith**
**City:** Harrod
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Waltz**
**City:** Venedocia

**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Cupples**
**City:** Mt. Conif
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charlene Smicklas**
**City:** Elida
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Connie Hall**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I was charged a charge which was depict out of my account. They said they forgot to take my payment so I told them they should have been chaged and they took off the 35$ charge.

**Name: Ginger Thurmond**
**City:** Elida
**County:** Allen
**State:** Ohio
**Comments:**
Decrease annual fees, late fees and finance charges. Give us a BREAK & REALLY help us out!!

**Name: Jamie Gray**
**City:** St. Marys
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: regina perrine**
**County:** Stark
**State:** Ohio
**Comments:**
When I purchased a water softner from rainsoft I did not realize that it was a credit card. The form I signed nor the person who arranged the financing through americanfinco disclosed that this was considered a credit card. Then after a few months the date payment was due was shortened by a week. I was sent a paper card that can be used to buy additional products from the rainsoft company. I found out that it is considered a credit card when i checked my credit. When a product

is purchased it should not be considered a credit card. By shortening the due date they can collect more interest and the late fees are too much. Please regulate this industry to prevent the regular folks like me from beinf gouged. Thank You.

**Name: Marilyn Arthur**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies have been finding more and more ways to "catch" people and to increase fees. This is particularly unfair to new borrowers just beginning to develop a credit history. Our young adults are being bombarded with offers for credit cards at low interest rates and then multiple pitfalls are built in to trip them into paying exhorbitant interest rates on those debts. The companies are not playing fair and it's time they were reined in.

**Name: Amy Klaben**
**City:** Bexley
**County:** Franklin
**State:** Ohio
**Comments:**
Please pass rules to reform credit card fees and end "gotcha capitalism". Deceptive practices must end.

**Name: Vanessa smith**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I am in debt now because of all of the fees, over the limit, and late charges. I think something needs to be done about these credit card companies now. You can never get them paid off.

**Name: Sandra Vaughn**
**County:** Stark
**State:** Ohio
**Comments:**
I had a rate on my credit card from Chase Bank of 3.99%. I was one day late with a payment and the rate went up to 9.75% on a balance of $17,000. When I called the local bank to see what could be done they told me to call the 800 number on the card and discuss with them. He thought they would be willing to make a change since I was a long time customer with a good credit standing and payment history. I called but was told that 3.99% rate was gone and they could not do anything about it. Now I am stuck with the 9.75% rate until I can find a better rate elsewhere.

**Name: Thomas Haren**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I am so tired of banks like Chase making the due date for your credit card on a Staurday or Sunday or even a holiday when they are closed. This catches the conusmer who waits to the last day or two to pay and now can't pay because the bank is closed. Chase has a policy if you don't pay by 3:00 it goers to the next business day and then charges you a late fee and ups your interest rates- example : your credit card statement gives you the due date which happens to be a

Sunday that your card is due- you go to the bank on Friday after work (after 3:00 PM) you are two days ahead of the due date- however, since it is after 3:00 PM, they bump the payment as being paid on Monday which is after the due date- now you are late and they raise your interest rate- talk about fair-- they should have to make the due dates on a date when the bank is open. Also, they like to lure you with low interest rates but will raise your rates with no warning- they are modern day loan sharks... there should be a limit on the interest rate- nothing higher than 15% and a limit on the fees for late fees,. I had a 4 % interest rate at Chase- then switched to paperless-- because of the switch and working late at work I missed the payment deadline by 3 hours and they jumped my rate to 29.99 %- I even went in to the bank and spoke with the branch manager and told him the circumstance and they did nothing.. please crack down on these loan sharks!!!

**Name: John Stuart**
**County:** Montgomery
**State:** Ohio
**Comments:**
Bank of America is the worst followed by National City Bank, they arbitrarily increasing your APR without warning. What makes matters worst is this happens even when paying on time, paying more than minimum payment and not exceeding your limit. They just do it. National City will not even let you opt out if you stop using their card. Practice of applying default rates to previous purchases needs to be eliminated. New APR should only apply to new purchases. Had I know the higher rate was going to be imposed I would have used a different card with a lower rate. Please pass this important consume legislation. Thanks.

**Name: Laura Collins**
**State:** Ohio
**Comments:**
Something needs to be done about the absurd practices in the credit card industry!

**Name: Tryla Bentley**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I pay to keep it at a minimum of 4 cards. Be very disciplined and pay cash as often as possible.

**Name: Janice Wenk**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Monica Navarre**
**City:** New Knoxville
**County:** Auglaize
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lois Bonitati**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kisha N. Stewart**
**City:** Blacklick
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Bonham**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Ghee**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
They're vultures!!!

**Name: Shaun Runion**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
Credit card helped fund my tution through college. When I first starting using my credit cards to pay my tution, the interest rates were around 9% to 12%. Since the government took away a cap on the interest, I am now paying 22% to 26%. This has caused a financial burdon plus has caused me to find help through "Care One Credit".

**Name: Linda M. Floyd**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
0 percent interest rate for 6 mos. If not paid in 6 months or late one of the months interest rate or penalty was very, very high.

**Name: Frank Ianni**
**City:** Canton
**County:** Stark
**State:** Ohio

**Comments:**
If your account is in good standing, they should not be able to lower your line of credit if you have never been late for a payment. This hurts your credit score and is unfair.

**Name: Linda McCain**
**City:** Glouster
**County:** Athens
**State:** Ohio
**Comments:**
This would be a great hardship on senior citizens as well as other people also.

**Name: Bonnie Peer**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shelia Chapman**
**City:** Coolville
**County:** Athens
**State:** Ohio
**Comments:**
I agree with this new rule. I have been charged late fees for being 1 day late not a week but a day. This is very unfair.

**Name: Pauline Cochran**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
End all unfair bank charges on the customers, large fees hurt the poor.

**Name: Lois Dolph**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
If you have different interest rates on the accounts, payment should affect higher interest rate charges rather than the lowest one- again- unfair to consumer.

**Name: Stephen P. Sarapata**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gloria Forrester**
**State:** Ohio
**Comments:**
I totally agree with the proposed changes. I also believe that credit card issuers should be prohibited from issuing more than one credit card to a user rather than raising the limit on a card. They are enticing the user to go over the limit on more than one card. They should also be prohibited from using fine print on credit card offers that cannot be read by senior citizens.

**Name: George Fred Schwab**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I fully support new federal rules to end unfair credit card practices. I was a "Sears Card" holder which was apparently taken over by Citigroup. They did most of the things listed in the proposed changes. The following is of particular concern: 1. They would constantly change the due date. One month or more it would be the last day of the month. Then, after several months, make the due date 10 days earlier, then the next month fall back to the end of the month. This would trigger many of the unfair practices listed. Even after several phone conversations with the credit card service department and “promises” the date would not change, it would change. 2. When I tried to inform Sears of the problem, they replied that: “Citigroup has acquired Sears’ entire credit and financial products. To speak with a customer service representative regarding your Sears card. ……we are not able to assist with credit issues.” It seems to me to be deceptive if the company that I relied on for service, applies their name as though it was their company. Sears will suffer from the lack of my business and the bad feelings these practices caused. Apparently my only recourse against Citigroup is to avoid their company, and report this to the State of Ohio, and your forwarding this to the Federal Reserve Board.

**Name: Pam Wright**
**City:** Trenton
**County:** Butler
**State:** Ohio
**Comments:**
I have some suggestions in addition to the ones listed above: 1) If assigned a credit limit, do not allow purchases over the credit limit. Deny them. Why charge me when you give me a limit? This would eliminate over the credit limit fees. 2) Allow individuals to claim interest on specific, partial or all interest rates on our tax returns. 3) When changing a percentage rate, change forward not in the past. One is granted that percentile rate for a reason at that specific time. 4) Stop outrageous changes due to a late payment increasing from a 6.99 to a 28-35% is ridiculous and robbery. 5) Set a cap on the increase limits and increases in percentage rates.

**Name: Sharon Ervin**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I think it is unfair that you get a credit card that is supposed to be 4.9 for the life of the loan and because you get credit elsewhere they raise your interest to 21.9. because your credit rating has dropped they feel they can raise any amount they want.

**Name: Nona Van Den Berg**
**City:** Lynchburg

**County:** Highland
**State:** Ohio
**Comments:**
The time between receiving the bill and overdue date is getting shorter and shorter. Since the overdue charges are exorbitant, regulate the amount of days between sending bill and payment due. You can be gone a few days and you are a dead duck. Also do an opt in rather than opt out, let us chose rather than forcing us to find the phone number, and wondering how often we have to opt out.

**Name: Martha Williams**
**City:** Galena
**County:** Delaware
**State:** Ohio
**Comments:**
I had a credit card form Discover I made my payment always on time, they checked my credit rating and found out my rating was a little lower and decided I was a risk and jumped my interest from 9.0 to 21.0 even though I had a locked rate that was supposed to be 9.0 till 2010

**Name: Alan Kleimeyer**
**City:** Batavia
**County:** Clermont
**State:** Ohio
**Comments:**
I feel that it is unfair to charge an over the limit fee when the cause of going over the limit is monthly intrest or another fee (i.e. late fee). In the case of intrest, I think that if it does cause you to exceed the limit, you should be given one month (billing cycle) to pay it below the limit. Under the current system, if you do go over for any reason, you are charged a fee. If you then pay the fee and enough extra to get under the limit, the intrest the following month triggers another fee. This can cause an endless cycle and the extra $35 (or more) each month lines the bank's pocket rather than paying down the debt.

**Name: Teresa Thurston**
**City:** Ma
**County:** Warren
**State:** Ohio
**Comments:**
In regard to the increase of percentage, I think that the credit card companies should not be allowed to check credit reports and base increase/decrease based on credit report. It should be done soley on the history of your payment to that credit card company.

**Name: albert vonderheide**
**City:** cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
ALSO LOWER INTEREST RATES ON CREDIT CARDS IN OHIO NOW

**Name: patricia vonderheide**
**City:** cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
LOWER INTEREST RATES ON CREDIT CARDS IN OHIO NOW NOW

**Name: Scott Huber**
**County:** Hamilton
**State:** Ohio
**Comments:**
I think credit card companies should not be allowed to charge late fees, especially if the late fee exceeds the balance amount. They do well enough with finance charges and the fees they charge vendors.

**Name: Jill Evans**
**County:** Clermont
**State:** Ohio
**Comments:**
I feel it is extremely unreasonable for a credit card company to hit you with a $39.00 late fee that puts you over your credit limit and then slaps you with an overlimit fee of $39.00. Mistakes happen, and simply paying a day late can cause this.

**Name: Dianne Goss**
**City:** Upper Arlington
**County:** Franklin
**State:** Ohio
**Comments:**
I completely agree with Richard Cordray, Ohio's Treasurer of State, that credit card issuers should allow consumers a full 30 days to make payments. I am only 51, yet I remember when I could pay bills once a month. Now I have to pay them every two weeks (or more ofter) or they're late. When you try to explain that you received the bill within the last two weeks, and you look to the envelope for proof of the date of mailing, you discover the credit card issuer has used bulk mail and there is no mailing date on the envelope. That is really annoying. If any of my credit card issuers ever do the 2-month billing cycle scam, I will cancel that card. I use my credit cards as a convenience, not as a method to pay fees. Merchants who accept credit cards already pay voluminous fees, which is why I hate to use them with small businesses or artists, and why my dog groomer charges more if you use a credit card. I have definitely noticed a change in the last few years in the (lessened) amount of time consumers have to pay their bills and have heard many of my friends comment that they constantly (daily or weekly)need to pay bills and they are always finding bills that are "late," but have only recently arrived. Thank you for this opportunity to comment.

**Name: Christopher R**
**State:** Ohio
**Comments:**
One problem with the practices of many banks that issue credit cards is that they punish those cardholders who have faithfully made all payments on time with outrageously high interest rates. I suggest a cap on the APR for those accounts whose owners make on-time payments on a consistent basis. I have also read that a few banks add a fee for making just the minimum payment, a practice that I find appalling, as many people right now can afford to pay only the minimum on a month-to-month basis.

**Name: J Smith**
**County:** Clermont
**State:** Ohio
**Comments:**
It is unacceptable that banks can decide to change credit card rates, even though you signed a contract for a low rate and are paying better than agreed. If you reject the rate change, they close your account.

**Name: David Blundell**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Credit card companies have enough chances to make money without resorting to predatory lending practices. Glad to see someone is trying.

**Name: Winston Beech**
**State:** Ohio
**Comments:**
Define "unfair". Late fees equivalent to 4000% interest are unfair. Late fees before 30 days should be flat out banned. Pre-loaded fees ($250 credit line, pre-charged $175) should be flat out banned. Change in interest rates for no reason: ban. Delays in payment processing (nothing takes "7 to 10 days") should be banned. If my statement is dated the 1st, it should be mailed on the 1st, I'll get it on the 3rd or 4th, and payment should be due the 1st of the following month. Currently statements are dated the 1st, mailed on the 5th, received on the 11th, and due on the 20th. I have mailed payments the SAME DAY I received the bill, and gotten hit with a huge late fee equivalent to 500% apr. CHASE is the #1 crook in the business. Laws with ambiguity like "unfair" are BS. Most of these fees need to be flat out banned. Or just let the credit card companies go under - they deserve it. I don't like regulation, but I like theft less. What credit card companies are doing today is theft. Liars and thieves. Don't need over-regulation to stop a thief. Criminal charges against collection procedures - threats and lies, calling 10x in a day - might put a stop to it. Fines are shrugged off. Criminal charges on these collection practices.

**Name: Jennifer Meadows**
**State:** Ohio
**Comments:**
there definitely has to be something done. I built up my credit,had credit cards,fell into the same trap so many do. i stopped using all but one card(the one with the lowest interest rate),was paying over the minimum to the others and they proceeded to up all the interest,etc. on them. once they realize you are trying to pay them off,they make sure you can't do it. the one i used never got any charges raised on it.one card i paid $78 a month on and only $5 went towards the actual credit. I was so depressed,working hard every week and giving them all my money and the balance never going down.If they had left my interest,etc. stay the way it was,I could've paid them off,then ,maybe I would have used them again(a lot more wisely,I promise you).Instead,I had to file bancruptcy,so they did not get anymore money.They would have been better off letting me pay so they'd continue getting that extra.They suck you in with 12% FIXED rates,that go up every month until they're 20% and higher.They say that's the apr going up,but, why didn't the rates go up on the card i continued using??I will never have another card and I fully support any laws that make these companies treat people fairly instead of sucking every hard earned cent from them. I learned the hard way,they are not worth having,especially the way it is right now.

**Name: Diane Stahly**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
Dear Mr. Cordray, I read with interest this morning in the Dispatch, "Cordray, Fed want your take on credit cards." I want to share my experience from 2007. Last year, I decided to retire from my Supervisor job with Medro Pharmacy. In order to do so I determined I would need to pay off all outstanding debt. I owned my own home so no problem there. I paid off my car and all credit cards with monies from a 401K. With no debt, I knew I could live off my social security monthly check. Imagine my surprise when I continued to recieve bills from my credit card companies! Each company explained that although I'd paid off the entire amount within the correct time (date), that daily interest accumulated and in order to totally pay off the account, I needed to pay off this additional amount. Mr. Cordray, I am no dummy and understood their reasoning and analysis of the situation, but our reasoning of the situation did not agree. My position was that I had paid off the entire account within the date (time) allowed and the account should be at a $0 balance. Thier position was that daily interest had accumulated and I owed this additional amount. I argued that using this reasoning, I would have continued owing daily interest for months into the future. They assured me this would not happen- and it didn't. Later I heard with interest Ted Kennedy interviewing Bank CEO's and this same topic arose. He could hardly understand their reasoning on this same topic. What I would like to see is this--if you pay off the entire amount of a credit card, timely- the balance should be $0. Additional daily interest should not be collected. Thank you for your interest in this topic. Sincerely, Diane Stahly

**Name: Stacy Stark**
**City:** Carlisle, KY
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I live in Kentucky but want to support this initiative. It affects Kentuckians just as much as Ohioans.

**Name: ronald berry**
**City:** new richmond
**County:** Clermont
**State:** Ohio
**Comments:**
1.The interest rates on credit cards are out of control, making it impossible to pay the balance off.
2. Additional fees that, are put on accounts at the lenders profit, make it difficult to pay off the account.

**Name: Linda Garner**
**City:** cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
This is definitly a predatory practice. I had a 500.00 capital one credit card and now owe 2000.00 When I tried to make arrangements with them a month into the problem they said that I had to bbe further behind in my account to make any arrangements. Bottom line I have a judgement against me for 2000 dollars and is collecting interest while I try to pay 50.00 a month. This all from fees added upon fees.

**Name: barbara berry**
**City:** new richmond
**County:** Clermont
**State:** Ohio
**Comments:**
The credit card companies should not be allowed to change the due date of the payment at their will. It is unfair and deceptive.

**Name: Janet Dickey**
**State:** Ohio
**Comments:**
I believe these institutions contribute to an unfair burden of debt, not unlike the payday loan companies. It is the duty of government to protect its citizens from these unfair practices. May you use your power wisely! Thank you.

**Name: Alan Gabriel**
**State:** Ohio
**Comments:**
It's about time something like this to help the consumers get out of the pigeon hold of the credit card company.

**Name: Pat Murphy**
**County:** Belmont
**State:** Ohio
**Comments:**
It's time that the credit card companies be held accountable. I continue to receive credit card offers even though I have filled out "opt out" forms with all of the credit reporting agencies. With identify theft growing it is time to cut down on all of these credit card offers.

**Name: Robert Haythe**
**City:** Felicity
**County:** Clermont
**State:** Ohio
**Comments:**
The "Universal Default" rule is extreme predatory behavior in that a single late payment on any account can affect other accounts which have never been in arrears. Also, the practice of extending 'overlimit' credit with accompanying fees is essentially raising the stated interest rate by very large percentages. In my opinion, both overlimit credit and universal default should be banned.

**Name: Margie Crowley**
**City:** Mason
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Brooks**
**City:** Fairfield

**County:** Butler
**State:** Ohio
**Comments:**
It is unbelieveable the way these companies have raped the American public all of these years.

**Name: Nadine Weber**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Recently signed up for email statement reciepts- did not recieve statement. $35 late fee, $43 interest on $1,500 balance.

**Name: Ted Beugla**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Late payment fees for 1 or 2 days late with a short time allowed for payments are designed to seccuate fees unfairly.

**Name: Beth Weber**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Interest rate structures ensure that high risk borrowers wont be able to pay.

**Name: Traci Thompson**
**City:** East Palestine
**County:** Columbiana
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeff Williams**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Oliverio**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Schoettker**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ken Ryan**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support the new proposed changes.

**Name: Maura Gray**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patty Alsip**
**City:** Montgomery
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Willets**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bill Hanks**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Carr**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Trevor Gummere**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jenny Spreckelmeier**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Don Rabe**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Martha Holden**
**City:** Hamilton
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Schaeff**
**City:** Germantown
**County:** Montgomery
**State:** Ohio
**Comments:**
Late fees should be percent of balance rather than flat fee.

**Name: Ken Keim**
**City:** Hamilton
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Glenda Cousins**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jim Kaufman**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jim Nelson**
**City:** Harveysburg
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Anthony**
**City:** Greenville
**County:** Darke
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Annette Brown**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donna Adkins**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Register**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathryn L. Brokaw**
**State:** Ohio
**Comments:**
30 days isn't 30 days! Also, there needs to be some provisions for seniors who don't use electronic payments, i.e., pay ahead a monthly payment or something.

**Name: David L. Fuglesong**
**City:** Colerain Township

**County:** Belmont
**State:** Ohio
**Comments:**
Agree with all proposed changes. Credit card award programs need to be monitored.

**Name: Amy Brown**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Bell**
**City:** Vandalia
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lori Sullivan**
**City:** Hamilton
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Trent Williams**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gayle Grubbs**
**City:** Harrison
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Duane Wooton**
**City:** Middletown
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Claudia Carroll**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rob Porter**
**City:** Sycamore Township
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Allen**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alan Solomon**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tammy Emrich**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carl Nelson**
**City:** Harveysburg
**County:** Warren
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Harold G. Hall**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Cap Credit Card Rates.

**Name: Doug Barker**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio

**Comments:**
I have several credit cards in good standing, but I have been hit with late charges when I mailed the payment days before the due date. When I protested, I seldom even got a response.

**Name: John Waksmumdski**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sheryl Ross**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Natasha Dempsey**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
1- 21 days is fair 2- solicitng college students is wrong!

**Name: Kathy Creager**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Scharfenberger**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nicole Lee**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Tyler**
**City:** Cincinnati

**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Chavarria**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Romans**
**State:** Ohio
**Comments:**
The fees and rates that are applied to credit cards are outrageous. I closed a credit card account last year and I am still being charged monthly maintenance fees. These fees and extra charges make it almost impossible to pay off a card.

**Name: Jeffrey Litteral**
**City:** Cincinnati
**County:** Clermont
**State:** Ohio
**Comments:**
I am glad that the federal government is looking into this. My concern is the type of advertising with freebies and discounts on the first purchase and interest rates. I do not think they should be permitted to advertise on college campuses. The number nof college graduates with excessive credit card debt is staggering. Why would you advertise credit-cards to a group who for the most part do not have jobs or medial part-time jobs. There should definitely be a cap on the interest rates as well. Thanks for your service to our state!

**Name: Nancy M. Crow**
**City:** Baltimore, Ohio 43105
**County:** Fairfield
**State:** Ohio
**Comments:**
My husband, John Stitzlein, and I have been owners of a credit card with CHASE for 12 years and in all those years have paid our bill on time in full, never allowing interest to accrue. In addition, because this card gives us one mile for each dollar spent, we have paid an annual card fee. For our most recent bill, we sent in full payment July 7, 2008, on a bill that totaled $348.26. Payment was due July 10 but we were told it arrived and was processed on July 13. Therefore, due to our payment being 3 days late, we have been slammed with two fees, a late fee of $39.00, and a finance charge of $47.39. I think this is outrageous. In addition we pay $29 annual fee to use this card. We have called CHASE SERVICES but no one will erase the charges even though we have a 12 year history of payment in full and on time!!! Are you able to help with this situation?
Nancy M. Crow

**Name: Herval Thallman**
**City:** Bloomville
**County:** Seneca
**State:** Ohio

**Comments:**
End Unfair credit card practices

**Name: Irene Frisch**
**City:** Bloomville
**County:** Seneca
**State:** Ohio
**Comments:**
I agree

**Name: John Phelps**
**City:** Tiffin
**County:** Seneca
**State:** Ohio
**Comments:**
I agree

**Name: Carol Burns**
**City:** Fostoria
**County:** Seneca
**State:** Ohio
**Comments:**
I agree

**Name: David J. Fox**
**City:** Willard
**County:** Seneca
**State:** Ohio
**Comments:**
The system is broken and it needs fixing!

**Name: Pamela Wise**
**City:** Tiffin
**County:** Seneca
**State:** Ohio
**Comments:**
I agree

**Name: Ted andrzejewski**
**City:** Eastlake
**County:** Lake
**State:** Ohio
**Comments:**
I fully support your efforts to protect consumers from deceptive practices by the credit card companies. I consider myself an educated financial person yet I did not realize that credit card companies allocate your payment to the lower interest charge amount first and then to the higher. I did a balance transfer at 4.99 % and had an existing balance of about $ 200 ay 14.99% .To my surprise when I got my first statement the money I paid $ 200 was applied to my 4.99% balance. I wanted to pay off the $ 200 balance at 14.99% . I will end up paying 14.99% on a $ 200 balance

for a few years and thus end up paying interest that I had no intention of paying.The consumer should be able to choose where their payment goes not the company.Good luck

**Name: Kristina Kelley**
**County:** Lorain
**State:** Ohio
**Comments:**
i support the changes

**Name: Jonathan Klohn**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
If a man robs a carryout, he will most likely be caught and sent to prison. If credit card companies steal our money through elaborate (legal) schemes, they are in fact rewarded. Credit card companies have been stealing from consumers since they were created. They have gotten out of control and continue to want more and more. They are stealing legally and they take more from consumers than the guy who robs the carryout. Please put a stop to stealing.

**Name: Dale Kozlowski**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I sure hope you can do something about this injustice.It happened to me they raised my interest to 28.24% and gave me the excuse that they decided to adjust my account to reflect changes in the legal and regulatory environment,and standardize their business practices.They said if I did not like it I could cancel my account but still pay my balance off at the higher rate.The account was with WaMu. Thank you & good luck,

**Name: Wayne Holscott**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
My credit card company charges me a currency brokerage fee for using my credit card in Canada. I feel this is unfair and illegal. I totally support this bill. Wayne Holscott

**Name: Robert Rounsley**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
I want to comment on the proposed rules for credit cards as suggested by Richard Cordray. I have recently addressed a complaint about my VISA card with National City Bank (Chillicothe Ohio) to the Office of the Comptroller of the Currency around the beginning of April. A copy of the complaint follows: In May of 2003 my wife and I took a 3 week Vacation. My Daughter picked up our mail and paid all current bills. When I received my next billing it appears that the VISA card was not paid. We paid the current bill and surcharges for the past due bill. Since my daughter was doing us a favor, we did not mention the missing payment assuming it was an oversight on her part. In October 2005 we took a 6 week trip out west and our daughter took care of the bills. Again we found the visa was unpaid. We made no mention at this time and paid the bill. In the fall

of 2006 my wife discovered that the VISA bill was missing, so we visited the bank, had them look up the balance and paid the bill before the due date. In November 2007 my wife was ill and I took care of paying the bills. I checked my copy of paid bills and there was none for VISA. We usually pay all our credit cards in full each month. We also have no occasion of any other missing payments. This includes all credit cards, store cards and utility bills. I would consider this as a fluke as in the first two instances. Now I'm not so sure. If others have encountered this problem then this could be a serious problem It is possible that the VISA billing program is singling out users with record of no balance and suppressing printout of the bill on calculated occasions. If others have observed this patter of missing bills, then the cause should be investigated. If not, then I can offer no resolution

_____ I received a letter from the Comptroller's office on June 18, 2008. The essence of the reply was that the bank verifies my correct mailing address and has no record that there has been any disturbance identified in the mailing of credit cards to my address. That, of course, was not the reason for my complaint. I was not disputing the rules or procedures as published. I was suggesting that the problem was fraud because bills were withheld to obtain unearned penalties and interest. Since I cannot prove that no bill was issued, It was hoped that other users had voiced a similar complaint. In the original complaint I noted an occasion of a missing bill while my wife was ill. This did, however, involve travel in that I had purchased tickets on my VISA card for a trip before she took ill. I had to cancel our reservation at the last minute. The missing billing occurred at the time we would have been away. After I submitted my complaint, I reinstated our reservations paying a Airline penalty fee and increased fares by my VISA card. We ceased using out VISA card just after that time and did not activate the new cards which had been sent to us. However, again our (final) billing was missing for April while we were away. It appears that all of these cases of a missing bill followed submission of airline reservation or out-of-state motel reservations. This was not much different from the experience of Richard Cordray. Another problem arises on a missed payment. Interest is charged both on the previous balance and on any current purchases. This is an unfair rule present in current regulations It will be difficult to verify that some additional computer code has been introduced in the Posting and/or Billing procedure. Surely few or none the bank billing staff are aware of any of these inclusions but this possibility needs to be investigated. Nevertheless, I wonder how many other VISA customers are being similarly treated.

**Name: MONICA ARUNKUMAR**
**City:** FAIRBORN
**County:** Butler
**State:** Ohio
**Comments:**
I READLLY HOPE THAT YOU BACK UP THE INITIATIVE TO STOP UNFAIR AND DECEPTIVE CREDIT CARD PRACTICES.

**Name: Cindy Fultz**
**State:** Ohio
**Comments:**
One day I noticed my interest rate was increased, without notification, on my Chase MasterCard. I called and was told a letter went out. I told them, I did not get a letter. They would not make any compensation or extention of the old interest rate. I then authorized direct payoff thru my bank account, and closed out my Chase Master Card. They tryed to threaten me I'd never get that good of an interest rate again if I closed. I said I already had another card with a lower interest rate, so their threats ment nothing to me.

**Name: RoseMary Matuszewski**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
Unfair Interest Rates.

**Name: Mildred P. Guinn**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
Borrowers should have a full 21 days to pay and interest rate should not be increased for those who do pay within 21 days.

**Name: Delores Robinson**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nydia Febus**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kevin Stapleton**
**City:** Burlington, VT
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thomas Normile**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jamie Top**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lewis Burnell**
**City:** Cleveland

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert W. Warren**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Helen M. Warren**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lynne Huff**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly Ann Ream**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert L. Warren**
**City:** N. Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christina Warren**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kevin N. Greiner**
**City:** Alliance

**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Merle Morris**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Gross**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Evelyn Devall**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Evelyn Devall**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robyn Fox**
**City:** Canal Fulton
**County:** Stark
**State:** Ohio
**Comments:**
I am wrapped up in this right now. Lower the amount of credit, then tack on late fees, then increase APR, then get an over the limit fee. It is very frustrating. I pay my bills, but am late one time and BLAM! My credit score is dropped and I am now "high risk". Thank goodness my mortgage is fixed. Someone does need to make some changes. They are making millions off of good, hard-working Americans.

**Name: Nedra Cinclia**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darlene Aberegg**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judith A. Eckenwiler**
**City:** Alliance
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Orville Thiel**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cecilia Thiel**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda S. Kushmaul**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alice Campbell**
**City:** Euclid
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support changes to unfair credit practices - Docket No. R-1314

**Name: Martha Rodriguez**
**County:** Stark
**State:** Ohio
**Comments:**
My son-in-law owns his own landscaping business and is a sole proprietor. Four years ago he had to have surgery for a brain tumor and expected to be off work about six weeks, however he needed a second surgery and was off work for about five months. During this time he used his credit cards to make payments on his equipment so he wouldn't loose his business and he ran up

a large bill. Even though he paid all of his bills on time and never missed a payment, Chase increased his interest rate from about 10% to nearly 30% just because he had a high balance and they said that he was a high risk customer. The fact that he paid on time and that he was never late made no difference. His interest rate was raised on the entire balance, not just his new charges. Can't something be done about this practice?

**Name: Robert Rounsley**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
I want to comment on the proposed rules for credit cards as suggested by Richard Cordray. I have recently addressed a complaint about my VISA card with National City Bank (Chillicothe Ohio) to the Office of the Comptroller of the Currency around the beginning of April. A copy of the complaint follows: In May of 2003 my wife and I took a 3 week Vacation. My Daughter picked up our mail and paid all current bills. When I received my next billing it appears that the VISA card was not paid. We paid the current bill and surcharges for the past due bill. Since my daughter was doing us a favor, we did not mention the missing payment assuming it was an oversight on her part. In October 2005 we took a 6 week trip out west and our daughter took care of the bills. Again we found the visa was unpaid. We made no mention at this time and paid the bill. In the fall of 2006 my wife discovered that the VISA bill was missing, so we visited the bank, had them look up the balance and paid the bill before the due date. In November 2007 my wife was ill and I took care of paying the bills. I checked my copy of paid bills and there was none for VISA. We usually pay all our credit cards in full each month. We also have no occasion of any other missing payments. This includes all credit cards, store cards and utility bills. I would consider this as a fluke as in the first two instances. Now I'm not so sure. If others have encountered this problem then this could be a serious problem It is possible that the VISA billing program is singling out users with record of no balance and suppressing printout of the bill on calculated occasions. If others have observed this patter of missing bills, then the cause should be investigated. If not, then I can offer no resolution

_____ I received a letter from the Comptroller's office on June 18, 2008. The essence of the reply was that the bank verifies my correct mailing address and has no record that there has been any disturbance identified in the mailing of credit cards to my address. That, of course, was not the reason for my complaint. I was not disputing the rules or procedures as published. I was suggesting that the problem was fraud because bills were withheld to obtain unearned penalties and interest. Since I cannot prove that no bill was issued, It was hoped that other users had voiced a similar complaint. In the original complaint I noted an occasion of a missing bill while my wife was ill. This did, however, involve travel in that I had purchased tickets on my VISA card for a trip before she took ill. I had to cancel our reservation at the last minute. The missing billing occurred at the time we would have been away. After I submitted my complaint, I reinstated our reservations paying a Airline penalty fee and increased fares by my VISA card. We ceased using out VISA card just after that time and did not activate the new cards which had been sent to us. However, again our (final) billing was missing for April while we were away. It appears that all of these cases of a missing bill followed submission of airline reservation or out-of-state motel reservations. This was not much different from the experience of Richard Cordray. Another problem arises on a missed payment. Interest is charged both on the previous balance and on any current purchases. This is an unfair rule present in current regulations It will be difficult to verify that some additional computer code has been introduced in the Posting and/or Billing procedure. Surely few or none the bank billing staff are aware of any of these inclusions but this possibility needs to be investigated. Nevertheless, I wonder how many other VISA customers are being similarly treated.

**Name: Sandra Davis**
**State:** Ohio
**Comments:**
I found charges on my credit card: where, someone purchased plane tickets in Mexico City and I have never been to Mexico. Just because I paid for some merchandise that I purchased over a locked and secure site on the computer. I had to cancel that card and jump through all kind of hoops to clear this mess up! And, it is all because our credit cards are leaking out information about us behind our backs!!! Why should we be penalized and hurt by this new RFID (Radio Frequency Identidentification) technology that is being used to pass on our private information?

**Name: Sandra Ingram**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
i support the bill

**Name: Shelley Ruggles**
**City:** Marshallville
**County:** Wayne
**State:** Ohio
**Comments:**
If passed, I think this could really help our community and residents.

**Name: Linda Van Aman**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
We have returned home from two week trips to find that our bills are due immediately. Even paying them that day and driving to the post office, our payments potentially will be late. Our household is compulsive about paying all bills a on time. We find this shortened time period, in which to pay without incurring late fees, to be unfair.

**Name: Wallace Lee**
**City:** Gahanna
**County:** Franklin
**State:** Ohio
**Comments:**
The credit card I am writing about is a Citi Diamond Preferred Rewards Mastercard. Like Richard Cordray, upon returning from a trip I discovered that I had missed a payment date. In the 10 years I have had this card this was my first late payment. The minimum due was $107.47. I immediately made a $600 payment. Prior to this incident my APR was 9.47% and my credit line was $18,400. My next statement showed an APR of 22.97%- this is an increase of 233%. My credit line has been lowered to $8,010. My latest balance due is $7616.93. My financial plan is based on slowly reducing this balance by increasing my monthly payments. My plan is based on paying finance charges based on an APR of 9.47%. There is no way I can manage finance charges based on an APR of 233%. If Citi will not lower the APR I see no way out. If I don't pay all the finance charges the balance due will increase ad infinitum. In desperation, Wallace Lee

**Name: LaVonne Conway**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
This has been a long time coming. Glad it is on it's way

**Name: Mary Slyby**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My investment guy from Ameriprise hooked me up with a Fifth Third Bank Branch Manager, Bernie McGuiness. He graciously secured me a low rate credit card for two transfer balances at 3.90%. They made two payments, one each to HSBC Card Services(Discover) and my pet care Credit Card, GE Money Bank, totaling $2510.98. They charged me two balance transfer fees totaling $87.00. On my first statement, they listed the annual percentage rate as 65.09%. I paid the $87.00. Next statement I made a $50 payment on October 26th, due November 11th. The payment did not post to my checking until November 13th. From October 26-November 11 is 16 days. They charged me a late fee of $39.00. I called Bernie to complain that 16 days was an excessive amount of time to post a payment and he removed it. I continued to pay on time. Bernie suggested I mail the payments to his Dublin-Granville Rd. Branch. I did that. Then on my December statement, I again got another late fee. This payment was made through my Huntington on-line Bill Pay effective January 7,2008 due January 11th, and another late fee was applied. That fee was reversed by Bernie. Another late fee was applied to my May-June statement after I made payment to the Branch on June 6th for a June 11th due date. I don't have this problem with my other credit card payments especially when I make payments through my Huntington online bill pay. Sometimes I just cannot make the payment by the 1st of the month to be on time by the 11th or the 13th. But with the electronic pay options, these payments should be on time. I feel that because they agreed to give me this low rate, they cant wait to cahrge me a late fee to make more money. I appreciate any efforts you make to help correct this problem.
Mary Slyby

**Name: Mary Ann Quarcini**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Please help the consumers by defending us against the credit card companies and their unfair practices. Thank you!

**Name: Michael Ciprian**
**County:** Stark
**State:** Ohio
**Comments:**
The right things to do!!

**Name: Nick Dubyk**
**City:** Westlake
**County:** Cuyahoga
**State:** Ohio

**Comments:**
Please pass this legislation. Also make it so that it cannot be watered down or rescinded in the future.

**Name: Wayne Welsh**
**County:** Stark
**State:** Ohio
**Comments:**
The sooner the better!

**Name: diana shirey**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
also allowing to go over limit and charging an over limit fee.

**Name: Steven Green**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Yes, do something and protect the public.

**Name: Jo Ann Simmons**
**State:** Ohio
**Comments:**
I feel the credit card companies should stop giving credit cards to teenagers just out of high school. They are very vulnerable and end up getting into debt over their heads! Also, they should try to help the public by working with them instead of turning them over to collection agencies because in today's economy raises are far and few and don't even begin to compensate for the price of gas yet alone high food costs!

**Name: sheila fagan**
**City:** columbus 43221
**County:** Franklin
**State:** Ohio
**Comments:**
I detest the offering of credit cards to college students. Many are not able to manage the debt they are incurring to simply obtain their education let alone "purchasing" goods and services that they clearly cannot afford.

**Name: Pam Hunt**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I see these changes as badly needed. Lack of regulations on profits for the few at the expense of consumer rights have made life in this country extremely complicated, difficult and overwhelming.

**Name: Dennis Gnagy II**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I support these changes.

**Name: C L Roth**
**County:** Stark
**State:** Ohio
**Comments:**
I am all for putting limits on these charges! Especially the ones with differnt interest rates levels. In my opinion, the interest fees, late payment fees, balance computations, ect. are in a sense, a form of legalized loan sharking!! You may also want to add that the consumer is to be given a 10 day grace period past the due date. Interest charges on any credit card could be 3%-5% and the card companies could STILL make a profit! Thank you!!

**Name: James Williams**
**City:** Paris
**County:** Stark
**State:** Ohio
**Comments:**
keep the proposed regulations as-is

**Name: Linda Goe**
**State:** Ohio
**Comments:**
Recently opened a credit card to take advantage of an additional 10% reduction in purchase price. After receiving the first statement, I noticed on the back of the statement a 20-day grace period on purchases. I found out the credit card actually has NO grace period for payment. This 20-day "grace period applies to the date of purchase and is worthless. I also found out this card has a whopping 39% APR. I closed the card immediately. I also will not purchase from this national chain store anymore as I feel they are being very deceptive with their credit practices.

**Name: Don E. Suggs Jr.**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
This is a very good move. Thanks keep up the good work Mr. Cordray & staff.

**Name: Helen Marshall**
**City:** Glouster
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lila Grim**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Yoder**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Lets make forward steps to educate consumers on their rights. If more people are made aware of these practices and their effects, we will see steps toward ending deception on the part of creditors.

**Name: Sonya Major**
**City:** Reynoldsburg
**County:** Franklin
**State:** Ohio
**Comments:**
New rule: stop allowing predatory services become businesses. New Practice: Have interest rates capped out @ 20%.

**Name: Amy Skira**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rich Korn**
**State:** Ohio
**Comments:**
Should be "caps" on credit card interest rates.

**Name: Bill Staler**
**City:** New Albany
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Virgallito**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Traci Yale**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I believe that any changes that benefit the consumer and will provide consumer education about credit is a positive step.

**Name: Ralph Dey**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Beverly Day**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mona Spalsbury**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dawn Wright**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra K. Lamp**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathleen Ulmer**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael D. Brimmer**
**City:** Springfield
**County:** Clark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kenneth Perkins**
**City:** Troy
**County:** Miami
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherita Smith**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Albert Cowlan**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dallie Haniston**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alecia Scriven**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristina Adkins**
**City:** Fairborn
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Milton P. Curry**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Susan A. Sandberg**
**City:** Fairborn
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Crew**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Connie M. Haggstrom**
**City:** Beavercreek
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jan D. Moore**
**City:** Springfield
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alfredia F. London**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard Brundage**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
The "anything goes" business climate of the past few decades has got to end. It is bankrupting

our nation along with it's citizens and is a bigger threat to national security than Al-Qaeda can ever be. These rule changes would be a good start to ending the economic "reign of terror" in the U.S., enabled by the Legislative and Executive branches of government, who are deep in the pockets of big business, and give mostly lip-service to taxpayers.

**Name: Carol Addis**
**City:** Fairborn
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judith A. Hughes**
**City:** Middletown
**County:** Butler
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tommy Sutphin**
**City:** Kettering
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jackie Pennington**
**City:** Riverside
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ralph Carter**
**City:** Springfield
**County:** Clark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Frances K. Bradley**
**City:** Kettering
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronald Kertes**
**City:** Louisville

**County:** Stark
**State:** Ohio
**Comments:**
I support all of the changes of the proposed changes of rules above. I would also like you to change the arbitration process that the credit cards use. The arbitrators are paid by the businesses that the consumer fights for fairness and 99.9% of the time rule in favor of these businesses that pay them. Arbitration is a farst and consumers have no rights or represntation in the arbitration process. This is wrong and as of being a victom myself I know how unfair they are.

**Name: Terri France**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Martha Isherwood**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Valerie Drinnon**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nellie A. Ratliff**
**City:** Fairborn
**County:** Greene
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Blondie Chapman**
**City:** Trotwood
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John F. Spain**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jody Rowe**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Clara Garza**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra Large**
**City:** Kettering
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: gary wellman**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
Enough! CC Companies and banks that allowed to make their own rules that are near criminal to the American people who are their customers! Robbery discuised as fair buisness practices!!!

**Name: Robin Bryant**
**City:** New Carlisle
**County:** Clark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gilda Wynn**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deborah J. McCord**
**City:** St. Paris
**County:** Champaign
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nancy Blackburn**
**City:** Springfield
**County:** Clark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jackie Penrod**
**City:** DeGraff
**County:** Logan
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tamica London**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Myeshia Wendewicz**
**City:** Miamsburg
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christina Huprich**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
This is a proposal that is LONG overdue. I certainly hope there is a major OVERHAUL for these credit card companies "terms of aggreement".

**Name: Linda Roush**
**State:** Ohio
**Comments:**
I was out of work for 3 months and all the credit cards got behind, I could catch up if it wasn't for the over limit and late fees. Some drop them but only for a limited time, then they call from 8am to 10pm 7 days a week. Its hard to get caught up. Yes something needs to be done. I am the only income I have and it's trying sometimes.

**Name: William Leasure**
**State:** Ohio

**Comments:**
I support the change!!! Its very important and we need this to pass!

**Name: Linda Burdette**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
I have excellent credit and always pay more then required. It always angers me when credit card companies apply everything I pay to the lower interest balance.

**Name: amy louise jones**
**State:** Ohio
**Comments:**
i support the petition. please consider this my signature.

**Name: Wendy Lichtenwalter**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I am absolutely opposed to the practice of using a two-month billing cycle whereby a person can pay the card balance in full and still incur a finance charge for the next month. In addition, I feel there should be one rate of interest for all balances, not an increasing scale as the balance increases. A further concern is that when an account has both a credit balance and a cash advance, the cash advance interest rate is higher and the consumer has no opportunity to schedule a payment to the cash advance until the entire credit balance is paid in full. Even if you pay that balance in full and incur any further charges in the next billing cycle, no further payments will be credited to the cash advance until the new charges are paid in full. That digs a deeper and deeper hole for someone trying to pay off all the charges. Thanks for your work on behalf of all consumers.

**Name: Jennifer Hanlon**
**City:** Portsmouth
**County:** Scioto
**State:** Ohio
**Comments:**
Unfortunately, most Americans HAVE to live on credit cards today. And there seems to be no regulation - the credit card companies can do whatever they want. It's time these companies develop better business practices.

**Name: lisa smith**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
Seriously this is unreal we need to do something about all the fee's on credit cards and interest I think the american people need A BIG BREAK ON EVERYTHING AND I THINK WE NEED TO HELP THE USA BEFORE WE BECOME THE LESS THEN ALL THE OTHERS COUNTRIES BECAUSE NO OTHER COUNTRY IS GOING TO HELP US THEY WILL BE LAUGHING AT US WHILE WE SUFFER.

**Name: Hilary Yerrick**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
We are currently in a credit management plan and really appreciate you taking the steps to make this happen!!

**Name: JOHN CROMER**
**County:** Stark
**State:** Ohio
**Comments:**
Lower the interest rates these credit card companies can charge. They are a bunch of crooks!

**Name: Daniel I. Radakovich**
**City:** Wooster
**County:** Wayne
**State:** Ohio
**Comments:**
Whilst I support the adoption of the principles postulated in the above changes, it is my belief that greater regulation of the larger financial institutions in OH are needed more than credit card tweaks. At a time when KEy COrp, Huntington, National City and Fifth-Third are all being adversely affected by the national and international markets to an inordinate degree something has to be done to assure they are put on a more solid footing. Many Ohioan citizens and institutions are severely injured by the artificial fluctuations in and devaluation of the stock prices in these financial organizations. IMHO Ohio is being set up to be the poster child for a dominoing effect of financial collapse for the bottom-feeders. I blame an overly-cozy attitude and relationship between business and the earlier R administrations for this. Ogvernment needs some adversarial aspect in its regulatory aspect to have some beneficial influence in any supportive action it may need to take for the good of the people and local businesses.

**Name: Jamie Ecrement**
**County:** Stark
**State:** Ohio
**Comments:**
These unfair practices DO need to be addressed and changed as soon as possible.

**Name: bruno weglarz**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
tired of credit company's razeing my rates up when i'm not late.i had to close an account with chase,because they had my rate at 28.99% when i'm not late,and they refused to work with me.they aren't the only one too.

**Name: Loretta Hoover**
**City:** Richmond Heights

**County:** Cuyahoga
**State:** Ohio
**Comments:**
Its about time someone stood up to help the average, hard working people who can neer seem to get ahead no matter how hard you try. Every little bit helps.

**Name: Melissa Irwin**
**State:** Ohio
**Comments:**
Lower interest rates on credit cards.

**Name: JACQUELYN SUGALSKI**
**County:** Stark
**State:** Ohio
**Comments:**
i TOTALLY AGREE WITH THIS ACT, I EVEN WORK FOR A CREDIT COMPANY!

**Name: Michael Henkel**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I am in favor of the proposed changes in docket no.R-1314.It is time to put an end to legalized loan sharking.

**Name: Christine Bennett**
**City:** Cuyahoga Falls
**County:** Summit
**State:** Ohio
**Comments:**
I wish for the credit card companies to stop upping percentage rates. the rate you get in the beginning is the rate you should keep.

**Name: karen murray**
**City:** NORTH LAWRENCE
**County:** Stark
**State:** Ohio
**Comments:**
I would also like something to be done about the outrageous interest percentages charged. On some of the businesses ( homedepot, sears,etc) the rates exceed 20%.

**Name: KAREN HENDERSHOT**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
ALL OF THE ABOVE!! LOAN SHARKS HAVE BETTER RATES. EVEN IF THE MINIMUM PAYMENT IS ALL SOMEONE CAN AFFORD TO MAKE, MORE SHOULD BE APPLIED TO THE BALANCE RATHER THAN THE INTEREST PAYMENT ALONE

**Name: Kathy Rhome**
**State:** Ohio
**Comments:**
I agree with the changes completely. The credit card companies are sending people into bankrupies because of the absurb interest rates and late fees.I also believe all credit card companies she be required to lower their interest rates drastically.

**Name: Loretta King**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I applaud this petition. It is time that there is some credit card reform.

**Name: Deborah Darr**
**State:** Ohio
**Comments:**
I am totally in favor of this proposal.

**Name: Hilary Marhover**
**City:** Worthington
**County:** Franklin
**State:** Ohio
**Comments:**
My fixed 7.99% rate was increased for no reason to 20.99%. Chases excuse was because I used my card too much. I use to swipe the card a small handfull of times a month, and I paid off the card in full, 3-4 times a year, every year. I've never missed a payment, gone over my limit, or anything that would result in a higher interest rate. This is an unfair practice and should never be allowed.

**Name: Crystal Mitchell**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
Am in favor of anything and everything that can be done to stop the unfair practices of credit card lenders.

**Name: Colleen Bennett**
**City:** Cuyahoga Falls
**County:** Summit
**State:** Ohio
**Comments:**
please stop ripping people off

**Name: JoAnna Poole**
**State:** Ohio

**Comments:**
I feel the credi card companies make enough money from us without having to incure more penalities!!!!!

**Name: William Darr**
**County:** Stark
**State:** Ohio
**Comments:**
I agree to Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Mary Davis**
**State:** Ohio
**Comments:**
IMHO, the proposed changes would be very beneficial to stark county.

**Name: Larry Roberts**
**City:** Minerva
**County:** Columbiana
**State:** Ohio
**Comments:**
Pass these rule changes.

**Name: Robert Dinger**
**City:** Amsterdam
**County:** Jefferson
**State:** Ohio
**Comments:**
I support this proposal "as-is" with one inclusion, that being, an insistance that credit card companies bring interest rates back into a fair range, that were unjustly raised due to unfair tactics, some APR's as high as 34.99%( I didnt know rates that high were even legal) These practices of greed and deceit will one day lead to the credit card industry collapse, and then they will expect the help that they are not willing to extend today.

**Name: gwen potts**
**County:** Carroll
**State:** Ohio
**Comments:**
thank you for bring attention to unfair practices by credit card companies. I paid off a credit card with a balance of 1200.00. I was so happy to get it paid off only to get a bill the next month for 10.00!! i thought it was paid off and this must be a mistake --I called and was told I owed 10 more dollars --it was because of billing cycle. I didn't think this was fair because I paid total amt. due and had it in 10 days before due date but thsy said I still owed $10.00. I paid it and will never used that card again! wow how much money card companies make with this unfair practice and the consumer again is left with the short end .Please pass the rules to protect us.

**Name: Kristin Oconnor**
**City:** Bolivar
**County:** Tuscarawas
**State:** Ohio

**Comments:**
I cant believe that some of the credit card companies I deal with will charge you a fee of $4.95 to pay your bill online. This makes no sense if I mailed a payment to them someone would have to open the envelope and process the payment manually. One company even charges to "Rush" a payment online for immediate processing. Does it really cost that company $14.95 for me to do all of the work by submitting all of the info myself? Shouldn't they be paying me to do the work?

**Name: joanne shaw**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
i am with you all the way on this. had some trouble myself with them changing dates on me. also i think it has really been unfair that they charge us interest and the gov. does not let us claim it on taxes. every uses a card, and now more so with gas and all going up.

**Name: Dawn Cunningham**
**City:** Columbus
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
Stop card companies from sending continued offers of credit to disabled young adults after being called (repeatedly) and allow opt out of all convenience checks when requested (especially after you place a credit freeze due to compromised credit data)

**Name: Nancy Torbett**
**City:** Louisville
**County:** Stark
**State:** Ohio
**Comments:**
I fully support the changes on docket 1314 regarding ending unfair credit card practices. Many credit card holders are not even aware of the unfair practices of credit card companies. Most of them are still unfair even if they made complete disclosure available to their card users. This stuff is always in the fine print and doesn't even compute with people until one of them gets penalized with one of these practices.

**Name: Debra Gentry**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Money Matters. (?) Depends on which side of the accounting ledger. That needs to change and be more fair for the consumers. Other changes. All too often most mailed correspondence is no longer cancelled by the postoffice so that there is a reference as to when the mail was actual received and handled by the postoffice. I would like to see that all mail is cancelled on each envelope by the postoffice. Why are there no choices besides revolving credit accounts which automatically cause a greater inflation if on the day we make a big purchase and then the prime lending rate goes up the next the VALUE OF WHAT WE BOUGHT HAS NOT CHANGED and has immediately devalued. This needs to change the OVERHEAD is about to put us all OUT OF BUSINESS. I DO NOT WANT MY credit or banking or personal information ONLINE! ALL the great abititions of online internet stuff is the exact opposite and counter productive regarding ID Thief and Fraud AND our Personal Safety and the small amounts of money matters and amounts

of money we deal with. THERE MUST BE SOME reason for all this online/internet intentions and I can only think of the negatives for us and the lack of responsibility on the other sides of the transactions and our pennies verses their billions SO THERE MUST BE GREAT ADVANTAGES FOR THE MONEY CHANGERS to throw our information out in public for all to partake in. We are all being sought out, harrassed, bullied and badgered into being guilty regarding our money and or lack of it or need of it. ENOUGH was enough but they know that then and they know that know we do not need to also be abused when we are using our moneies. We pay fees when we make mistakes and go over our(their) set credit limits, we pay whatever the going rate of interest that they want to charge us on any given day for the entire balance ONLY adding to inflation and our own personal deflations of yesterdays goods. We all know what the good answers are to all the problems and troubles and we all know what the wrong answers are and why. At least I hope we do. Thanks, have another great day and if it were not great I hope it was just good enough until tomorrow. Thank you

**Name: Michael Hatch**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
I totally agree that changes need to be made. With our economy issues, the loss of jobs we have had in our area. Credit card companies are sure to take advantage of anyone they can just to make a buck.

**Name: Patrick Durkee**
**City:** Akron
**County:** Summit
**State:** Ohio
**Comments:**
I am in favor of eliminating the deceptive firm offers of credit and credit card membership fees.

**Name: Cecelia Dietz**
**City:** Canton
**State:** Ohio
**Comments:**
We have a credit rating of 830, NEVER a late payment and almost always a $0 balance on our credit cards. The comapnies have still raised our rates-one from a sign-up offer of permanant 4.9% to 14.99%. If they do this to us, what are they doing to the people who are not in the same shape as we are? Please do SOMETHING to stop the credit card companies from RUINING peoples lives.

**Name: John Myers**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
I am amazed how little time is now demanded to make monthly payments on my credit card. It use to be a month (31 days). Now I'm down to 20 days to pay. As soon as I send in payment, a new bill arrives. Instead of 12 month payments for the year, I up to 18 payments in a year. I may have to go back to writing checks for puchases!

**Name: donna rivas**
**City:** lorain
**County:** Lorain
**State:** Ohio
**Comments:**
i would like to see these laws passed, give a break to the people in need.

**Name: amanda cieszynski**
**City:** lorain
**County:** Lorain
**State:** Ohio
**Comments:**
i am a disabled person and was taken advantage of by capital one. even after asking to have my account closed they are still adding fees to the account.

**Name: Sean Kramer**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
All, Last night, 7/25, I had an interesting conversation with American Express. Seems as if I was shown to be past due on my payment. After checking my records I found that I had made a payment that posted 6/23 for the 7/10 payment. When I informed them of this I was told I could not pre pay the account, the payment just went to the balance. When I asked wht the window for payment was, I was told it was from the 20th until the 10th of the following month. Clearly the payment fell within that window, but I was still charged a late fee. Amazingly they would not consider any action on my account to change anything. I find this petty and capricious. It seems that in order to understand and do businees with these folks one needs to be trained in law and think like the Mafia. Thank You, Sean Kramer

**Name: Kim Perez**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support the current proposal but I think the whole credit card industry needs to be looked at even closer then what is being proposed.

**Name: D Wissuchek**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
It doesn't matter it you pay your credit card bill in full or not, one late payment can change you interest rate or have the card usage denied. Credit card companies keep sending forms for preapproved cards without concern for how people can pay for what they use them for until the people get in over their head, then the up the fees and rates. Or when you sign up for a card it is as a no fee card and after you've had it for a while they start charging you a fee for using the card. Bait and switch. The credit card companies and the check cashing businesses are similar in that they hit the people most likely to not be able to understand how to manage money and then charge fees that make it near impossible to pay them off.

**Name: Pam Pipes**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support the changes to the unfair credit card practices. I have experienced some of these practices and would love to see things change to make it easier for people to pay off their debt.

**Name: Stephanie Meusel**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
none

**Name: melissa truman**
**City:** beach city
**County:** Stark
**State:** Ohio
**Comments:**
i support this proposal right now everyone needs help financially. young people who get credit cards while in college to help with college expenses often do not read the fine print and if something happens like needing new tires the credit card is used and before a person realizes the card is maxed out and financially a person may have a small setback whichc causes more higher compunded interest rates

**Name: Janice Guhl**
**City:** Shaker Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is critical for all families to get relief from credit card debt. This is a step in the right direction. Next would be to limit the highest interest charge to 7%. There is no reason for credit card companies to be charging 22% interest and keeping families in chains.

**Name: Corey Powell**
**City:** Maple Hts
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I believe debt should be paid. I dont believe in unfair practices, such as unfair intrest rates to keep you in debt. I have a old credit card debt thats hard to pay because the intrest rate was to high. I attepted to pay it but I noticed the intrest rate was above the legal level,(above 28 percent) I filed coplaint with federal trade commision.

**Name: William Usko**
**City:** Madison
**County:** Lake
**State:** Ohio

**Comments:**
Changes are needed. I have made payments on a fixed rate card religiously for about two years but live in constant fear that my rate will more than triple because of some fluke.

**Name: Susan Usko**
**City:** Madison
**State:** Ohio
**Comments:**
The unfair practices of credit card companies have been endured by consumers for way too long.

**Name: c j**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Fee charged the same day, up front, on a cash advance loan. Usually I have not paid interest or fees if cash advance paid off within 30 days so this up front charge was a surprise. Interest charges of cash advances are exhorbatant anyway. I will not be using that feature any longer!

**Name: Leslie Warner**
**County:** Franklin
**State:** Ohio
**Comments:**
Credit card companies need to be regulated to help protect consumer from very unfair practices from the companies. I feel it stupid practice by credit card company to finance charge you if you try to pay your balance off by make two payments in same month.

**Name: Linda Grosswiler**
**City:** Collins
**County:** Huron
**State:** Ohio
**Comments:**
I'm against unfair credit card practices

**Name: Amy Swinehart**
**City:** North Canton
**County:** Stark
**State:** Ohio
**Comments:**
i really don't have any comments, but the site is making me fill out this form.

**Name: Patricia A Howell**
**City:** Massillon
**County:** Stark
**State:** Ohio
**Comments:**
My credit card is the only debt I have that never seems to end. I always pay way over the minimum, but I can't seem to be able to ge rid of the balance. Fair laws for the consumer would be greatly appreciated.

**Name: Audrey Alexander**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Chase Bank began charging monthly fees disguised as "purchases" to my credit card account in the amount of over $120. These would cause the account to over its limit and they would charge a fee for that as well. They raised the interest rate from 18% to 29%. I called to ask them about these practices. They said that because I was carrying a high balance on OTHER cards, they were charging me more. About the fees, I filed a complaint with the Comptroller of the Currency. A Chase Bank executive responded to the complaint and to me saying, in essence, that they can charge what they like whenever they wish (and apparently, disguise it as a "purchase" as well). I turned to a debt settlement program since I could not meet Chase's ever-increasing demands. Chase refused to negotiate with the debt settlement company. In the meantime, Congress is working out a bill (Levin, Dodd) that would make the practices which Chase Bank engaged in with my account illegal. Under this pending pressure from Congress, Chase Bank voluntarily agreed to stop the things that they had done to me as of March 1st, 2008. So...in March of 2008, they filed a suit against me for a judgment in their favor for a very inflated figure. I was told to reply to the court. I did. I documented Chase Banks abusive and usurious practices. I was told to reply to the discovery from WW&R, I did. I was told to appear for a pre-trial hearing on June 27th. Today, however, June 21st, I have received a letter in the mail from the court saying that a judgment has been placed against me because I "failed to reply to the court" although later in the document it states that I furnished a "general denial answer". The response was anything but general. It was a specific documentation of what Chase Bank had done and how I responded. I filed a motion to set aside the judgement, explaining that all that I wished for was a third party review of the amount that I should pay and the approval of a payment plan for me to do so. Instead I got a judge who gave 100% of what Chase (via Weltman, Weinberg & Reis) asked for. He even awarded additional interest upon that inflated amount by interest and fees already which even Chase did not have the gaul to initially request.

**Name: Rod Collins**
**County:** Logan
**State:** Ohio
**Comments:**
I currently have a VISA credit card with Pitney Bowes. I was out of town and noticed that my payment was due on Sunday, July 13, 2008. I figured that since it was due on a Sunday surely I would have until Monday to actually get it in. WRONG!! I tried to make a payment through their Web site on Saturday, but unfortunately due to difficulties with the site I was not able to make my payment. So I called their Customer Service, which was closed for the weekend. I then tried to make a payment again on Sunday, but still no luck. On Monday, July 14th, I was finally able to get through to someone in Customer Service and explained my situation. Well, to say the least, they really didn’t care, and in fact told me that I should have had my payment in on THURSDAY, JULY 10th, even though it wasn’t due until Sunday the 13th!! I then tried to make my payment again while they were on the phone and it finally went through, but it didn’t actually post until TUESDAY, JULY 15, 2008, so they charged me a WHOPPING $96.34 LATE CHARGE with a total balance due of UNDER $5,000!!! I have NEVER heard of such a HUGE late charge! So I called Customer Service and asked about the charge, thinking that it just couldn’t be right, but guess what? IT WAS!! I asked the CSR to explain how in the world the late fee could be so high, but they said that even they couldn’t figure it out, so they read me the “official” terms of the credit card agreement as it pertains to late fees. Well, not surprisingly, there is no way in the world that the average person could even begin to understand it as I was totally confused, and neither could the CSR!! This almost amounts to "legal" Corporate vs. Consumer theft!! How could this be???

**Name: Rod Collins**
**County:** Logan
**State:** Ohio
**Comments:**
Although this isn't about a credit card per se, I was just looking over a recent statement from my bank, National City, and noticed a couple of very anti-Consumer changes to the terms of my account: 1) Believe it or not, they are actually stating that they “may” ALLOW YOU TO OVERDRAW YOUR ACCOUNT AT THE ATM, and that if you are using a National City ATM you “may” receive an “overdraft alert message”! You have got to be kidding!! So in other words, they will allow you to OVERDRAW your account (and might not even tell you!) so that they can sock you with an OVERDRAFT CHARGE, which not surprisingly they just recently INCREASED!!! Here is the EXACT wording from my statement (and I would be glad to provide a copy of the statement if necessary): “Withdrawl of Cash at the ATM Effective July 16, 2008 If you request an ATM cash withdrawal from your checking account that exceeds your current available balance, the transaction may be processed even though it could overdraw your account. If you are using a National City ATM, the screen may display an overdraft alert message and give you the option to continue or cancel the transaction.” 2) And not only that, but if your account IS overdrawn, they are now going to charge a “continuous overdraft fee” on SATURDAYS, SUNDAYS, and FEDERAL HOLIDAYS, when the Bank is normally CLOSED!!! So how could you even make a deposit to cover the overdraft if the Bank is CLOSED??? How in the world can THIS be LEGAL??? Here is the EXACT wording from my statement (and I would be glad to provide a copy of the statement if necessary): “Change to assessment of Continuous Overdraft Fee Effective August 9, 2008 The fee shown below is not changing; however, it will be assessed as described on each calendar day (including Saturdays, Sundays and federal holidays). The phrase in italics replaces what’s on your Pricing Schedule for Personal or Business Accounts. Special Handling and Miscellaneous Service Fees Continuous overdraft …….. $8.00 per day Assessed when account remains overdrawn more than three consecutive days.” So if you overdraw your account at the end of the week and don’t get in on time, you would actually end up paying that fee ALL WEEKEND, even when the Bank is CLOSED!!

**Name: Matt Pyers**
**County:** Wayne
**State:** Ohio
**Comments:**
This would be great!

**Name: Florence Campbell**
**State:** Ohio
**Comments:**
I am strongly in favor of passing the new bill, Docker No. R-1314, Regarding Changes to Unfair Credit Card Practices. Please support the passage of this bill as quickly as possible.

**Name: terry pacelli**
**City:** canton
**County:** Stark
**State:** Ohio
**Comments:**
i support legislation that allows consumers a resaonable chance of getting out of credit card debt. the current cc practices are nothing but a three ring circus.

**Name: Ryan Leasure**
**City:** Aurora
**County:** Portage
**State:** Ohio
**Comments:**
Unfair time restraints

**Name: Roger N. Johnson**
**City:** Lewis Center
**County:** Delaware
**State:** Ohio
**Comments:**
I saw the recent article in the Columbus Dispatch regarding credit cards. Thank you very much for looking into this situation. I've gone through the same scenario on several occasions. When I called the credit card company and told them I was gone and didn't have enough time to pay the bill before the closeout date, they told me that I could have paid by phone. Well, first of all, I pay my bills off in full each month. If I pay a minimum payment then I'm nicked for credit card fees for the next couple of months. The other day on July 15th, I recieved a bill from Time Warner and it is due on July 25th, ten days. Interesting enough, there wasn't a postmark on the envelope as it was a bulk mailing piece. I'm not one for big government, but this is a situation where the credit card companies are thinking of ways to earn more fees! Thanks for looking into it. Sincerely, Robert N. Johnson

**Name: Morgan Van Lohr**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelley Reid**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Clint Ford**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mollie Miller**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brittany Mawree**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emily Barrett**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tiffany Howard**
**City:** Chillicothe
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tim Cistone**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Thea Nicole Hamilton**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joy E. Kennan**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emmis C. Pratt**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ron Schroth Jr.**
**City:** Strongsville

**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Scott**
**City:** Windsor
**County:** Ashtabula
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Penny VanNostrand**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eileen Dickerson**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
Put a stop to these preditors. Control unfair and high interest rates. Protect our citizens.

**Name: Susan Capella**
**City:** Bratenahl
**County:** Cuyahoga
**State:** Ohio
**Comments:**
It is cheaper to go to a loan shark!

**Name: Suzanne Holman**
**City:** Bedford Heights
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruthann Brown**
**City:** Elyria
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bernice Howard**
**City:** Maple Heights

**County:** Cuyahoga
**State:** Ohio
**Comments:**
Interest too high along late fees. Balances never really goes down.

**Name: Duane Olderman**
**City:** Strongsville
**County:** Cuyahoga
**State:** Ohio
**Comments:**
The fees for banking fees need to be reduced.

**Name: Matt Headington**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Breanna Bowshier**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Hannigan**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Teresa Knottman**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bruce Kottman**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James Wolfe**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kelli M. Jacobs**
**City:** Orient
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laura Ray**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janette Pratt**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela Shaver**
**City:** Bradenton, FL
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rick A. Shaver**
**City:** Bradenton, FL
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert N. Yono**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lee Struck**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alvin Dennis**
**City:** Dayton
**County:** Montgomery
**State:** Ohio
**Comments:**
Just agree with all 7 items listed on the petition

**Name: Dave Allmon**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jamie Gray**
**City:** Dover
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephen Edwards**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elizabeth Heller**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Connie Parrett**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeremy Knapp**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tamara Shanyfelt**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dale Stokes**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Harvey Bryan**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Drew Price**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tamara Ransburgh**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Kilbourn**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Dunn**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charmaine Pope**
**City:** Amanda
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Blankenship**
**City:** Orient
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael Cropper**
**City:** Orient
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amanda Flynn**
**City:** Bowling Green, KY
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jan Thompson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
yes I support the regulation

**Name: Darla Donnelly**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Support 100%. Unfair 100% of these practices!

**Name: Jeffery M. Cashik**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Echols**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes I support new federal rules to end unfair credit card practices!!

**Name: Margaret Helmlinger-Reis**
**City:** Pickerington
**County:** Fairfield
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christine Davis**
**City:** lancaster
**County:** Fairfield
**State:** Ohio
**Comments:**
I am a victim of unfair fees for exceding my credit limit. They not only charged me an overlimit fee, they also raised my interest rate from 5% to 28.99% and I had never been late on a payment since 1996. EXPLAIN THAT!!!

**Name: Mario Faz**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes I support new federal rules to end unfair credit card practices.

**Name: Rich Blaulasling**
**City:** Orient
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dan Pope**
**City:** Amanda
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Hoyt**
**City:** Grove City
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Peter**
**City:** Grove City
**County:** Pickaway
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandra Noble**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes, I support new federal rules to end unfair credit card practices!

**Name: Shayne Yokum**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Doles**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason T, Rowley**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Baker**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jerry Plotts**
**City:** Grove City
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Adam Plotts**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jerry Plotts**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alison Plotts**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eva Strickland**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes, I support new federal rules to end unfair credit card practices.

**Name: Samuel Townsend**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dustin Geyer**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Megan Shafer**
**City:** Grove City
**County:** Franklin
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dallas Hannigan**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephanie Bowshier**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Holly Huntzinger**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cassandra Buchanan**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Torey Penrod**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John B. Fisher**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandra Dippman**
**City:** Curtice
**County:** Lucas
**State:** Ohio
**Comments:**
Yes, I support new federal rules to end unfair credit card practices.

**Name: Nicole Freeman**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Erin Steele**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Fuchs**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Bausch**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janet Kozak**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes, I support new federal rules to end unfair credit card practices.

**Name: David K. Cox**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Evans**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim Morris**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes I support new federal rules to end unfair credit card practices.

**Name: Carlotta Williamson-Brown**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
The at least should do it for the elderly

**Name: Jessica Gravely**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
N/A

**Name: kelly berryman**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
yes i support new federal ules to end unfair credit card practices.

**Name: Nancy Vehr**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Keith Sanders**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ed Orphey**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Yes I support new federal rules to end unfair credit card practices.

**Name: Joseph Katona**
**City:** Northwood
**County:** Wood
**State:** Ohio
**Comments:**
yes i support new federal rules to end unfair credit card practices.

**Name: Shane Andrews**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lindsey Yokum**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donald O. Noz**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lena Talbott**
**County:** Franklin
**State:** Ohio
**Comments:**
none

**Name: Rachel Logsdon**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Belinda Mathews**
**City:** Curtice
**County:** Lucas
**State:** Ohio
**Comments:**
yes i support new federal rules to end unfair credit card practices

**Name: Jessica Walters**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeanie Wheeler**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Wheeler**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Fleming**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Maggie C. Carr**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Lester**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David Rice**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mick Badlack**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nicole Fleming**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael J. Jaliercio**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Matt Miller**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darin Marie Miller**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim Orzechowski**
**City:** Lambertville
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ashley Benjamin**
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Lincoln**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Adria Allen**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jonathan Boyd**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
Too much is too much. Fees and rules are stacked against consumers.

**Name: cathy dudley**
**City:** Toledo
**County:** Lucas
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Walsh**
**City:** Cincinnati
**County:** Hamilton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rita Yancey**
**City:** Huber Heights
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: carol rehm**
**City:** perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy McNear**
**City:** Springdale
**County:** Hamilton
**State:** Ohio
**Comments:**
Enact legislation that avoids putting people into a lifetime of debt. College students too easy to incur debt.

**Name: Joan Neeley**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ileene Rozick**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: wanda foster**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joanne Thomas**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patti Vanatta**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennie M. Marinelli**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: stephanie kaiser**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Laura Carey D'Rummo**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: brandi Parrett**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles Kessler**
**City:** Bethesda

**County:** Belmont
**State:** Ohio
**Comments:**
I hate to dwell on the reason that government allows credit card companys and banks to rape citizens by charging them 32% interest.

**Name: Paulette Kren**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Orpha Maxine Sauricki**
**City:** McDonald
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: sam woodley**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donna Sheldon**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Doris Brown**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Walter Mrosku**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: marcus kimi**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Seymour R. Williams**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Larry Kren**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristy Sahli**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shirley Martin**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jorge betancount**
**City:** bowling green
**County:** Wood
**State:** Ohio
**Comments:**
yes i support

**Name: Peggy A. Stoner**
**City:** Austintown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: margaret wagner**
**City:** toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donald Boughner**
**City:** McDonald
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Freeman**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jan pipes**
**City:** sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anthony P. Palermo**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Natalie Edwards**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Evelyn Myers**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Helen Sorbes**
**City:** Girard

**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Samaria Shinn**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John M. Barkley**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Goniotakis**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rhoda Cross**
**City:** McDonald
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ted Myer**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rita Lee George**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tina Hackett**
**City:** Sylvania

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Myers**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: virginia garcia**
**City:** monroe
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James P. Knight**
**City:** Girard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: janet wawrzyniak**
**City:** sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: jason wawrzyniak**
**City:** sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: diane harding**
**City:** sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: deirdra mcdonald**
**City:** toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deidra McDonald**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
major time delay when making payments online! Account should be credited with confirmation number on the same day of the online payment!!

**Name: Betty Rios**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Trish Wilburn**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Seclercy**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Niki Guyton**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandra Williams**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Norman McFall**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeryy Harris**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: LaShawn Staples**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jim Flynn**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darlene Winston**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
yes i support

**Name: Monica Allison**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deandre Boyce**
**City:** holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Bunker**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jared Brown**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
the feds should cap the percentage rates for credit cards. companies are leagally allowed to change to prime plus 5 % - or a similar regulation

**Name: Victor Taylor**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
thanks. about time.

**Name: Kim Taylor**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
This is a long time coming, glad to know some one cares.

**Name: Dan Marchal**
**City:** Northwood
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lottie Sherife-Kekulah**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
thank you for looking into this matter.

**Name: Susan Bruce**
**City:** Temperance
**County:** Outside Ohio
**State:** Outside Ohio
**Comments:**
I support all of the above mentioned items.

**Name: Maxine Autry**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Deborah Tucker**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Help our economy and help fellow citizens by practing fair interest rates.

**Name: William Jester**
**City:** Uniontown
**County:** Summit
**State:** Ohio
**Comments:**
I fully support this change. There should be a cap on how much interest they are allowed to charge above the prime also.

**Name: Francis Mize**
**State:** Ohio
**Comments:**
Hello Mr. Cordray and thank you for requesting input from the citizens of Ohio to help with the current credit crisis. First off credit cards; Should only be allowed a one time late fee charge because as long as payments are behind they will acrew interest off that late fee that was not part of the original balance.This fee should still remain nominal say between 1 and 5% of the principal balance. Once caught back up the late fee should be removed from the principal amount.The banking institution still gets to keep the interest earned on the higher principal while the late fee is in effect. No "over the limit fee" unless the card itself is deactivated upon reaching that limit. Too many cards set a limit of say $200 however when you spend over that amount it keeps allowing you to charge more to the card (unlike say a "check-card", or a card tied to your checking account , that will deactivate and tell you you have insufficient funds once you have reached the limit of your checking accounts available funds).Card issuers choose to do this in-lieu of just raising the limit to cover new charges so they can add more fees to the account. Your credit card issuer should have to state upfront if they are a "variable rate card" or a "fixed rate card". "fixed rate cards" are cards that rates DO NOT vary due to account activity but usually carry much higher penalty fees."Variable rate cards" increase your rate for missed payments or late payments only to hold that higher rate once the account is caught back up.These "variable rate cards" should also have to lower your rate once it is caught back up and keep lowering it with on-time payments and positive account activity.Most of the time this information is in the VERY FINE print and easily overlooked. Any credit card company who advertises on college campuses must pay an annual fee in the form of a "Credit advertising permit" to the state of Ohio , the local city and the college itself.For instance "visa" will have a tent put up on campus to give out free pens for filling out a credit card application. To be allowed to do this "visa" should have to get a "CREDIT ADVERTISING PERMIT" from the state of Ohio , the city and the college itself.That money could go back to helping pay for school for every Ohioan. Ohio should have its own credit card.(Some what like the Ohio state lottery) It should be a "not-for-profit" charitable organization run by the state of Ohio with all proceeds going to the Ohio general fund to help with things like highway

projects and grants for college students.It should be the model of honesty ,integrity and transparency in its practices with super low fees and interest rates.Every Ohioan should be able to qualify for one and the available balance should reflect income.Say an 18 year old college student gets one with a $50 dollar limit and a 40 year old married father of 3 who makes $50,000 a year gets one with a $5000 dollar limit(highest limit should be $10,000 per individual and $20,000 per company).These cards should come with tips and helpful money hints with every statement and include a clause that states "if you ever get behind on your card you must attend credit and budgeting classes through your local university (paid for by the profits from the card) and if you do all fees associated with the account will be removed upon completion of the course and all that will be left will be the original principal amount.Cards must be deactivated at their pre-set limit.Ohio voters should be able to vote on the program every year to keep it or get rid of it and be able to petition to make changes to it at any time by collecting enough signatures and putting it to a vote. I hope some of these suggestions help, sincerly Francis Mize

**Name: Jason Rockel**
**State:** Ohio
**Comments:**
It's good to see that Ohio isn't selling out like most other states who are trying to attract Credit Card companies to move in and rake the citizens. -Cap late fees and penalties for exceeding credit limits. -Simplify interest rates -Stop charging interest on monies that have been paid -Bills must be mailed 30 days before they are due -Ban double cycle billing -Stop Retroactive interest hikes -Eliminate universal default -Ban charges for paying bill by phone. I firmly believe in what you are doing for Ohions. It's time that these credit card companies stop gouging the public.

**Name: Constance S. McDaniel**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bill Grinnell**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Lero**
**City:** Definace
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christine Hubbard**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cherri Taylor**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
Unfair credit card practices need to be stopped.

**Name: Jacqueline Whitman**
**City:** Edgerton
**County:** Williams
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert G. Stalder**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Zimmerman**
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cindy Luginbulte**
**City:** Bluffton
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Pam Toon**
**City:** Hamden
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joyce Austin**
**City:** Wellston
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Savanah Norman**
**City:** McArthur
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robin Keller**
**City:** Jackson
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Ervin**
**City:** Jackson
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Teresa Hutchinson**
**City:** Albany
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie Cohara**
**City:** Nelsonville
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jody Rauch**
**City:** Little Hocking
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nanette Gill**
**City:** McArthur
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Crystal Millnone**
**City:** Chillicothe
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debbie Crawford**
**City:** Oak Hill
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Edward Niedecken**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tami Clark**
**City:** McArthur
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amanda Martin**
**City:** Fremont
**County:** Sandusky
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julia Thompson**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Anne Gipe**
**City:** Fremont
**County:** Sandusky
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Heidi Sorden**
**City:** Little Hocking
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Maureen Townsley**
**City:** Clyde
**County:** Sandusky
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julia Wood**
**City:** Long Bottom
**County:** Vinton
**State:** Ohio
**Comments:**
Please save our country from unfair debt and provide financial training beginning in grade school.

**Name: Peggy Jenkins**
**City:** Ray
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angie Woodyard**
**City:** New Marshfield
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Valerie Denney**
**County:** Vinton
**State:** Ohio
**Comments:**
Unannounced interest fees. Unauthorized sending to loans.

**Name: Cheri Sheets**
**City:** The Plains
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruth Adkins**
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robin Gee**
**City:** Junction City
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra McCoy**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tracy Grimm**
**City:** Nelsonville
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rodney Young**
**City:** South Point
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Raymond Williams**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
CC Co's market to those they know have no ability to pay and then destroy thei credit by charging usuary rates, hidden in the fine print. Deceptive and predatory.

**Name: Brie Williams**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Abby Hartley**
**City:** Stoutsville
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra Cousins**
**City:** Chillicothe
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Wanda Lindsey**
**City:** McArthur
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Bonnie Behm-Geddes**
**City:** Pomeroy
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tonia D. Brown**
**City:** Chillicothe
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Warner**
**City:** Delaware
**County:** Delaware
**State:** Ohio
**Comments:**
1) Late charges posted day after receipt; 2) telephone calls regarding balances we don't have or carry; 3) Lowering of credit rating when you cancel a credit card; 4) Shrinking due date time frame allowed w/o telling user; 5) Calls on credit card balances stating a non-existing loan; 6) One-day late fee of $29. Have more to say but I don't have a computer; phone: 740.363.7146

**Name: Lisa Pfeifer**
**City:** Waverly

**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruth Gambill**
**State:** Ohio
**Comments:**
Living on a fixed income it is sometimes hard to get our payment in on time, thus getting charged a large penalty for late charges. A more flexible payment plan should take this into account.

**Name: Alice Teeters**
**City:** Leesburg
**County:** Highland
**State:** Ohio
**Comments:**
Cut out the rewards for buying more. Print policies in bigger print so we can read it. Cut out mailing ads if no response in 2 months.

**Name: Kathy Fite**
**City:** McArthur
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherry Thompson**
**City:** Ray
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeff Magada**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Sympson**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrea Holmes**
**City:** Chillicothe
**County:** Ross
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jan McGarvey**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
Changing due dates without notice

**Name: Mary Ann Hawk**
**City:** New Marshfield
**County:** Athens
**State:** Ohio
**Comments:**
We have enough financial struggles already.

**Name: Barb Rhodes**
**City:** Ray
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Miriam Murray**
**City:** Rockbridge
**County:** Hocking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lisa Workman**
**City:** Jerusalem
**County:** Monroe
**State:** Ohio
**Comments:**
I went over about $0.30 and was charged $35.00. I call this...legal theft! Action to correct this problem should begin!

**Name: Becky Will**
**City:** Wheelersburg
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandra Russell**
**City:** Nelsonville

**County:** Athens
**State:** Ohio
**Comments:**
Fines of $30-50 if payment a day late due date changes so can't be certain on time

**Name: Matthew Strader**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
Credit card companies have been exploiting the consumer market for years. Educated and capable as well as uneducated financial consumers are being taken agvantage of and I hope appropriate laws can be passed to stop these practices!

**Name: Melissa Ervin**
**City:** Jackson
**County:** Jackson
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Julie Lewelling**
**City:** Frazeysburg
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jane Lennox**
**City:** Marietta
**County:** Washington
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: sharon miller**
**City:** massillon
**County:** Stark
**State:** Ohio
**Comments:**
There has to be a better balance between letting business decide if it's "bad business" to offer the large credit they have for many years to risky consumers versus maintaining a more debt-free America. It's not just the consumer who defaults who is hurt by these poor practices, but all of America who needs to worry "Who will care for these people when they have no jobs, no savings, no pension....and their flat screen t.v. breaks." We've trained generations to practice very poor spending and savings practices. Counseling may help, but when credit is obtained so easily, the bad habits simply repeat themselves. So, I agree with limiting increased fees on prior balances, extending a late-fee grace period (companies typically offer you one late payment a year...but you have to ask and they have to feel like it), but don't make it easier to be irresponsible. More disclosure on the balance, interest, and min. payment (like the charts you get for utility uses....if the card company had to print on each bill how long it would take to pay-off the balance with the

minimum payment and what amount that would equal, then if a consumer choses to make only the minimum, they would know what they are doing. Much like the mortgage disclosure of the "total cost" of the loan. I really like this idea. Also, I hear people almost mock older generations (of which I do not belong) that they would only buy what was needed, when it was needed, and (shockingly), only when they could afford it. Our definition of "afford" simply equals want/need today as credit is almost always available. That's a societal problem, but since the lendiers/banks helped get us to this point, they can take some responsibility in getting us out. I have had a short window for payments and 0% balances which are divided in a way that I can't keep track where my payments went. I pay pretty close attention, so if I am confused or caught unaware....I'm certain less savy consumers are easily misled into a costly error. One thing I do not have a problem with, is a fee for going over a balance. Unless the fee is based upon an added interest amount or fee amounts...if it's based on additional purchases, there should be a fee charged to a consumer.

**Name: Barbara Hauck**
**City:** Mingo Junction
**County:** Jefferson
**State:** Ohio
**Comments:**
I totally agree with the above comments

**Name: Mark Anderson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gilbert Kollarilc**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Terrie Lewis**
**City:** Crooksville
**County:** Perry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tracy Shull**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Hamilton**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gilbert Kollarik**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Toth**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rose Show**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leslee Holliday**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Jones**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Karen Nyctrich**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Duncan Main**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kimberly Fleece**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Deem**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Wheeler**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tamra Puffenberger**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
My husband is self-employed. Some months we are unable to pay our credit card bills on the due date because our clients do not always pay us in time to do so. We usually pay the full amount due a few days later and always the same month of the due date. If the payment is made within the month it is due and the minimum due or the total due is paid that month, then a few days past the due date should not warrant a fine of $25 to $35.

**Name: Veronica Dent**
**City:** New Concord
**County:** Muskingum
**State:** Ohio
**Comments:**
I just support it

**Name: Cindy White**
**City:** The Plains
**County:** Athens
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carrie Lockhart**
**City:** Coolville
**County:** Athens
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Stephen Moore**
**City:** Frazeysberg
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sharon Romina**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
Interest rates are out of control. Late fees at times add up so that they are larger than the actual balance.

**Name: Gretchen L. Breckenridge**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Saunders**
**City:** Chillicothe
**County:** Ross
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jodi Wolfe**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
Right ON!

**Name: Deb Kerr**
**City:** Massilon

**County:** Stark
**State:** Ohio
**Comments:**
Over-limit fees and late fees impact poor people more than rich people.

**Name: Noralynn Palermo**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Janice Moody**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
Credit cards charge too much interest, then you pay it half off, they take you to court and charge 3 times the amount. "It's not right"

**Name: David Stevens**
**City:** Dresden
**County:** Muskingum
**State:** Ohio
**Comments:**
Too High of Charges

**Name: Tammy Waybright**
**City:** Vermillion
**County:** Erie
**State:** Ohio
**Comments:**
Fees are unreasonable (late & over-limit) which impacts poor people more than rich people.

**Name: Lawrence Cummings**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Danita K. Justice**
**City:** Otway
**County:** Scioto
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl Host**
**City:** Struthers
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michelle Michael**
**City:** Boardman
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tasha Attaway**
**City:** The Plains
**County:** Athens
**State:** Ohio
**Comments:**
Everything is stacked against the consumers and for the credit card companies--It's time to level the playing field.

**Name: Rita Duvall**
**City:** Nashport
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Pettit**
**City:** Jackson
**County:** Jackson
**State:** Ohio
**Comments:**
Treat each account individually. Explain criteria for increasing percentage.

**Name: Jehona Preza**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Genc Staravecka**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lynnette Woods-Stevens**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Credit cards have been unmerciful with the "no grace period" for payments, even under extrenuating circumstances. Late fees can often be higher than the minimum payment. Credit cards need to go back to using common sense and being understanding that unexpected changes occur in a person's life that might result in a payment being a couple of days late or not being paid for a particular month. The high interest rates that kicked in swiftly are totally unfair and are the result of corporate greed. I am thankful for any efforts by the federal goverment to reign in credit card companies and banks as far as their high fees are concerned. Thank you.

**Name: Antoniette Chizmar**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Angela Iudiciani**
**City:** Lowellville
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tracie Rudek**
**City:** McConnelsville
**County:** Morgan
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joann Chipps**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Ketter**
**City:** Liberty
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kristen Olmi**
**City:** Struthers
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Timothy Bish**
**City:** McConnelsville
**County:** Morgan
**State:** Ohio
**Comments:**
Great Cause.

**Name: Kathy Tomblin**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Adam Shriver**
**City:** McConnelsville
**County:** Morgan
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tom Lyden**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
Credit shouldn't be issued so easily for those who are not financially sound.

**Name: Mark Huff**
**City:** McConnelsville
**County:** Morgan
**State:** Ohio
**Comments:**
Credit card companies should help you and make a living not get rich.

**Name: Nicole Dunn**
**City:** Chesterhill
**County:** Morgan
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Singer**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sue Edwards**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tina Hill**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Kinder**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: La Hill**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I am bothered 24-7 by this.

**Name: Roz Kennedy**
**City:** Zanesville
**County:** Muskingum
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Will**
**City:** Hamden
**County:** Vinton
**State:** Ohio
**Comments:**
Please stop unfair and deceptive credit card practices!

**Name: Kim Runyon**
**City:** McArthur
**County:** Vinton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robin Bozian**
**City:** Cutler
**County:** Washington
**State:** Ohio
**Comments:**
I think the credit card companies should be regulated better. I have friends who have been forced into bankruptcy due to these excessive fees.

**Name: Maureen Olander**
**City:** Marietta
**County:** Washington
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kim Cline**
**City:** Marietta
**County:** Washington
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dennis Harrington**
**City:** Lowell
**County:** Washington
**State:** Ohio
**Comments:**
I believe these proposed federal rules are way past due. I'd like to see more federal regulation of consumer transactions across the board! Seniors in particular seem to be hurt by unfair practices.

**Name: Teresa Trese**
**City:** Athens
**County:** Athens
**State:** Ohio
**Comments:**
Another example of predatory lending.

**Name: Amanda Lee**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rhonda Kostal**
**County:** Lorain
**State:** Ohio
**Comments:**
I currently have a credit card that I have never been late paying and for the last few months have been paying off the balance. The company has been rewarding me for paying my bill by charging me a finance charge every month, even though I have NOT had a carry-over balance from the previous month. I signed up for this card because it had no fees. Shame on them for decieveing its customers to gain business!

**Name: Melanie Ayotte**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
This year, accounts that my husband and I have had for several years ran a credit report. Based on the report, they reduced our line of credit. We have never been late, paid the account off before and always pay more than the minimum. Also, the rate changes, again based on a credit report, not payment and usage history has been changed on more than 2 cards. Our recouse has been to pay them off and close the accounts. If they can not do business with us based on how we have performed with them, we will not do business with them. I feel that it is an unfair practice in both instances. Also, why is it that when the prime rate goes up the interest rate goes up but when it goes down, the interest rate doesn't go down? How is that even close to fair? Thank you for taking our comments.

**Name: Randy Shull**
**County:** Tuscarawas
**State:** Ohio
**Comments:**
Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Dianne Deubner**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
Thank you for your efforts in this important consumer matter!

**Name: Joanne Love**
**State:** Ohio
**Comments:**
My son-in-law has been duped twice by, so called, credit counselors promising low interest credit but instead took money from his credit cards putting him over his credit limit which resulted in over-limit charges and, ultimately, late fees. One of the credit card companies itself, in tandem with a, so called third party collector deceived him into paying a large amount on its credit card in exchange for a lower interst rate and affordable payment plan only to reneeg after he scraped the payment together and paid it to them.

**Name: Ken Erdmann**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David L. Bicski**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Larry Donahue**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Michael J. Elekonich**
**City:** Genoa
**County:** Ottawa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Roy Hahn**
**City:** Delta
**County:** Fulton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rickie C. Willis Sr.**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: James M. Wurst Sr.**
**City:** Monclova
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John P. Danford**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mike Ott**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Nolan Burkett**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judy A. LaPlante**
**City:** Northwood
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Depinet**
**City:** Whitehouse
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John J. LaPlante**
**City:** Northwood
**County:** Wood
**State:** Ohio
**Comments:**
Why do we have to be parasites on the working poor who need these services?

**Name: June E. Andrea**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
Need lower interest.

**Name: Dorothy Perz**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jeanne E. Adams**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
The interest on card is too high.

**Name: Sam Blunett**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Help save us older Americans. Pay back fees.

**Name: Michael P. Kahle**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Tharp**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Gwen Haynes-Burel**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sandra A. Hamilton**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
Credit Card interest rates and fees are a form of usury and must be controlled. Deceptive offers of credit must be stopped.

**Name: Cheryl Conley**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Why should the credit card companies be able to charge us late fees when the payment gets to them at the due date? That hurts!

**Name: Robert H. Osborn**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia Schultz**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ruth Ann Cook**
**City:** Kenton
**County:** Hardin
**State:** Ohio
**Comments:**
Stop companies from sending out enticing offers for credit cards to people who have went bankrupt. Limit their advertising.

**Name: Scott Aaronson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Andrew Neuhauser**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Please do all you can!

**Name: George Baumgardner**
**State:** Ohio
**Comments:**
My life has been a nightmare because of credit cards and the practices that many companies use to keep people in debt. I wholeheartedly support these new provisions.

**Name: Sally Salazan**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol M. Peters**
**City:** Napoleon
**County:** Henry
**State:** Ohio
**Comments:**
Please root for this, extra charges so you never get it paid off almost- big charge monthly,

**Name: Wanda Angel**
**City:** Sugarcreek
**County:** Tuscarawas
**State:** Ohio
**Comments:**
also, please help in stopping the Credit card companies from continuing to raise the credit limit. I only wanted a credit card with a $500 limit and was told I could not get one, instead it was $4500.00 - what is up with that?

**Name: Irene Glore**
**City:** Hamlin
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Norma Clavigne**
**City:** Hamlin
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Coressel**
**City:** Malinta
**County:** Henry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Lucinda Hite**
**City:** Liberty Center
**County:** Henry
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cletus Schindler**
**City:** Liberty Center
**County:** Henry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Schroeder**
**City:** Wayne
**County:** Wood
**State:** Ohio
**Comments:**
Pre approved credit cards wanting your Social Security number to opt out.

**Name: Rabekah E. Schindler**
**City:** Liberty Center
**County:** Henry
**State:** Ohio
**Comments:**
Too easy to get credit. We need to educate people on the real interest rate which is charged on unpaid balances.

**Name: Mark Hamilton**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Darla K. Knipp**
**City:** Napoleon
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert L. Myers**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amanda Willis**
**City:** Upper Sandusky

**County:** Wyandot
**State:** Ohio
**Comments:**
Stop the pigs!

**Name: Robert H. Osborn**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jerry N. Hobbs**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John E. Kornacki**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jocelyn Gregory**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patti Dawson**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sam Burclett**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Burnett**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Richard E. Miller**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dixie S. Miller**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Emma A. Farmsworth**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Larry Donahue**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jack Tisdale**
**City:** Rossford
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David C. Becski**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: William Hoffman**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert J. Lynn Sr.**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert H. Kingsley**
**City:** Walbridge
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Leon Shook**
**City:** Findlay
**County:** Hancock
**State:** Ohio
**Comments:**
APR is way to high.

**Name: Lucy M. Carr**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mike Blair**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sherry Peterson**
**City:** Oak Harbor
**County:** Ottawa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Martha Blair**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Steve Kowalik**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Joyce Flinn**
**City:** Celina
**County:** Mercer
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy M. Hebel**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Martin**
**City:** Wayne
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Camille Hilou**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Lowered credit limit w/o asking. Been w/ CC company over 25 years and can't lower monthly payments.

**Name: Abby Oltmans**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Teresa Allen**
**State:** Ohio
**Comments:**
Yes, I'm fed up with the unfair credit card practices.

**Name: Nina Madrid**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I agree we do need fair credit card practices, especially with the unfair fees and credit limits.

**Name: Robert Schultz**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rachel Peako**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Fritzie Schifferly**
**State:** Ohio
**Comments:**
Agree. Get a change.

**Name: Jessica Elton**
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Debra Miller**
**City:** Swanton
**County:** Fulton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Charles G. Smith**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary L. McCraney**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
Unfair stated credit allowance when the high interest rate is added in which does not allow you to have the amount of stated credit. High interets rate is also my concern and deceptive monthly balances owed on the account. My phone number is 419-475-5981.

**Name: Daniel Dawson II**
**City:** Findlay
**County:** Hancock
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Adeladia Rios**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Faith Gonzalez**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Schutze**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara F. VanWormer**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shannyn Miller**
**City:** Woodville
**County:** Sandusky
**State:** Ohio

**Comments:**
Regulation is much needed.

**Name: Connie Troyer**
**City:** Dover
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I understand credit card companies charging a late fee but their late fees are way too high, in my opinion.

**Name: Helen M. Marthaus**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary A. Hobbs**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tammy Trame Kinkade**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Caren Bauer**
**City:** Sherwood
**County:** Defiance
**State:** Ohio
**Comments:**
Regulations would be very helpful!

**Name: Nicole Estle**
**City:** Paulding
**County:** Paulding
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jennifer Gurzynski**
**City:** Swanton

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Courtney Verhoff**
**City:** Holgate
**County:** Henry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cheryl Barber Spires**
**City:** Wauseon
**County:** Fulton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Robert Tuttle**
**City:** Maumee
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara A. Leidel**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I fully support that our state and the US do something for the interest rate companies can charge. And banks- you can go after my credit reported company.

**Name: Cosimo Figliomeni**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: M.J. Sickelbaugh**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary M. Price**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Czyzewski**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Figliomeni**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Betty J. Kruger**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carol Henney**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elaine M. Christian**
**City:** Oregon
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Eva Dickey**
**City:** Leipsic
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Dickey**
**City:** Leipsic
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara M. Rawhut**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support regulation on rules that will end unfair credit card practices.

**Name: John H. Rauhut**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support regulations on rules that will end unfair credit card practices.

**Name: Gisela La Comb**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Lt. Shaffer**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dorothy Jacoby**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brenda Stingel**
**City:** New Philadelphia
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I think the interest rates should be lowered! With the higher rates, your monthly payments just seem to take forever to lower your balance on your credit card!

**Name: Kevin Wise**
**City:** Dover
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I know all about cards that have short payment notice. I had one, well I still have it.Twice I sent the payment the day I got the bill and wound up with late fees. I called them about it and they told me it take 2 weeks sometimes for things to get processed, so I got an address to overnight the payoff to them which isn't cheap,and I shredded the card.Two months ago I got a new card from them wanting me back with a lower APR and a bigger limit. I think crooks like this need shut down

**Name: Dave Bartlett**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Marty Byrne**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Tanya Tan**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Allison Baidel**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jessica Ernsthausen**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ted Stechschulte**
**City:** Toledo

**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Sarah Rochte**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Elise Muller**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brandon Croke**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Alice Poplin**
**City:** Carrollton
**County:** Carroll
**State:** Ohio
**Comments:**
This bill is vital to assist the thousands of individuals that are in serious credit card debt.

**Name: Stan Kotulak**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I live on a fixed income...social security disability. One of my cards, Bank of America, is making life difficult for me. About 2 months ago, my minimum payment went up from $144 to $188. I had been paying $175, and getting the balance down. I noticed "cash advances" listed went up to the rate of 24.99% and purchases still at 9.90%. I called and asked what the cash advances were. They turned out to be balance transfers that were not paid down in a promotional period. The next phase had my $20,500 credit limit downsized to $9,000. I then received a letter telling me my account was being closed, and I should cut up my card, and destroy any checks in my possession. According to what I see online, as I'm still being billed, I still have $9,000 in credit limits. Big problem I'm having...The money I send in is being applied to the purchase balance, and not to the higher cash advance balance. My monthly minimum keeps going up, and I can't keep up. At some point I'm going to have to stop making payments and simply file for bankruptcy. I don't know what else to do. I never missed a payment, was never overdrawn, and have stopped using the card some time ago so the amount owed could get paid down. Why they are doing this,

I don't know. You would think with the hit they took in the mortgage market they would not push the envelope with credit cards.

**Name: Lewis Huerta**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Mary Williams**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I too have had to take my business elsewhere because of credit card company practices. Two complaints about Chase (which bought out my Shell mastercard): (1) in 2004, I had the same problem as Mr. Cordray. When I got back from VC, the Chase bill was due the day after I picked up my mail at the P.O. I immedicately went online to pay, but to no avail; they didn't post the payment until three days later and charged $48.40 in fees. (2) Then, in 2005, a merchant in TN inadvertently put the same charge on my account four times (it's a long story). I subtracted the erroneous charges and sent payment for the balance and a letter explaining what had happened. They wrote back that they would take it up wth the merchant and credit my card; but they didn't. Instead, they left the erroneous charges plus charged $9.63 in finance charges. I complained again and they said I'd have to go down to TN and take it up with the merchant, and on the next statement charged another $1.74 in fees. When I called to complain, I also asked for a copy of the transaction document--and the clerk hung up on me. I could see this could go on forever; so I stopped using the Chase card, took out another card w/Kroger 1-2-3 Rewards, tracked down the merchant on the internet and got his address, and he did refund what I had to pay Chase (in two payments). I filed a complaint with the Ohio Customer Assistance Group of the Ohio OCC. And five months later I received a check from First USA Bank (which I guess is a subsiidiary of Chase and handles refunds), which I voided and sent them letter telling them I was doing so. Another doozie for charges is Citifinancial. I purchased a mattress from a company which used them for 12-month-same-as-cash accounts. I was careful to send payment in full before the 12 months were up, but they continued to send monthly bills (which, of course, I did not pay) plus fees until it was up to over $250 in illigimate charges and fees. Went to the Atty. General, again, and Citi backed off and took the Credit Bureau no-pay complaint off my report, When I spoke to Citifinancial's clerk by phone and told her I was going to report them to the Atty. Gen. if they didn't get my account corrected, she said "Go right ahead", If I make a purchase with a same-as-cash clause, I now ask who handles the financing, and if it's Citifinancial, I won't buy from that company, I also closed my Sears account because Sears hired Citi to handle Sears charge cards. On the other hand--sme companies are great. I have a Discover card, and they must allow a few days leeway on payment because I once had a payment get there after the due date, and they did not add fees. The Kroger 1-2-3 Rewards card computer even spotted strange charges on my account--it looked like I was in Columbus and Darien, CT, at the same time, and Kroger called me and said they had suspicious charges being made on my card. I confirmed that I was in Columbus, they immediately issued a new card and cut off charges on the old one, and sent me a document to confirm the fraud and send back. Great! The only thing I had to do was inform police (it was a case where someone sat in a store parking lot and pulled card numbers off the airwaves).

**Name: Robert Hamma**
**County:** Summit
**State:** Ohio
**Comments:**
I am furious how they are allowed to charge such astronomical, amounts if your payment is even just 1 day late. Sometimes unexpected problems happen and you need to pay, and you'll let something go a little longer. I don't think I should have to pay this charge. I am very good at paying what needs payed am am not a slacker, but like I said if you don't have a history with one of these companies of being a late payer i think there should be a grace period. Robert Hamma

**Name: Edward Breehl**
**City:** New Philadelphia
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I Support Changes to Unfair Credit Card Practices: Docket No. R-1314

**Name: Jordan Daughertry**
**City:** Whitehouse
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kay Ann Robertson**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kirk Ludwig**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Shirley Franks**
**City:** Shelby
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices.

**Name: cindy hunt**
**City:** port washington
**County:** Tuscarawas
**State:** Ohio

**Comments:**
I think something does need to be done with these credit card companies. They are taking advantage of people. I know from experience. I had a credit card that I paid the minimum monthly payment every month on time. I never was late or missed a payment, but because I could only make the minimum payment they raised my APR. Like I told the credit card company that doesn't make sense to do that to someone who pays on time every month that would only make it harder on someone to try and make the payment every month and I even wrote a letter to them to express how I feel and got no response. The only thing they told me on the phone was to either close my account and keep the current APR as long as I was never late or it would be raised or keep it open and they would raise it so I closed the account and I will never deal with that bank again. I think some guidelines do need to be set with these credit card companies.

**Name: Ellen Karsmizki**
**City:** Mansfield
**County:** Richland
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices.

**Name: Nick Perez**
**City:** Canton
**County:** Stark
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices.

**Name: Kirk Ludwig**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Hendricks**
**City:** Vermilion
**County:** Lorain
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Barbara Sprowkieffer**
**City:** Sherwood
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Judith Warncke**
**City:** Wauseon

**County:** Fulton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: maricela deleon**
**City:** Wauseon
**County:** Fulton
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: frederick weingarth**
**City:** dover
**County:** Tuscarawas
**State:** Ohio
**Comments:**
I am a certified consumer credit counselor and see clients weekly that our victims of the credit card companies. I spoke with a lady today that has tried numerous times to cancel her insurance on her credit card and they will not take it off her billing.

**Name: Angela Strecker**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jane Schalk**
**City:** New Riegel
**County:** Seneca
**State:** Ohio
**Comments:**
I support rules to stop unfair credit card practices.

**Name: roger Cox**
**City:** Englewood
**County:** Montgomery
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: cornelius mcgrady**
**City:** Reynoldsburg
**County:** Licking
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: john Leskovyansky**
**City:** Hubbard
**County:** Trumbull
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: robert wannemacher**
**City:** Payne
**County:** Paulding
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Cynthia webken**
**City:** Kalida
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Valerie Maag**
**City:** Fort Jennings
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rebecca Sondles**
**State:** Ohio
**Comments:**
I received late charges when I was working in Europe for 2 wks. Because I was a good customer, I called and they rescinded the fees. I now have set up to have my credit card bill paid automatically. I have always paid the entire balance every month. BUT, it shouldn't have happened in the first place. I support the legislation.

**Name: William Johnson**
**City:** Youngstown
**County:** Mahoning
**State:** Ohio
**Comments:**
preditory lending has caused serious damage to this economy and unfortunately requires government intervention

**Name: shari brown**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Maureen Jacoby**
**City:** Perrysburg
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Amy Rife**
**City:** Oak Harbor
**County:** Ottawa
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brian Paskvan**
**City:** Bowling Green
**County:** Wood
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Carry Goddard**
**City:** Lima
**County:** Allen
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ryan Stechschulte**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Kathy Fruckey**
**City:** Ottawa
**County:** Putnam
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Brad Deleruyelle**
**City:** Ottawa
**County:** Putnam
**State:** Ohio

**Comments:**
0% balance transfers should not be allowed to be advertised as such if there is a balance transfer fee.

**Name: James Fortlage**
**City:** Cleveland
**County:** Cuyahoga
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Christine Peddicord**
**City:** Napoleon
**County:** Henry
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Paul Lockwood**
**City:** Oak Harbor
**County:** Ottawa
**State:** Ohio
**Comments:**
credit card interest rates should be capped. Excessive interst rates and fees should be prohibited.

**Name: Susan Garmyn**
**City:** Defiance
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patricia Henricks**
**City:** Montpelier
**County:** Williams
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Diane Collins**
**City:** Hicksville
**County:** Defiance
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ronald Barrett**
**City:** Westerville

**County:** Franklin
**State:** Ohio
**Comments:**
weekend due dates? do credit card companies process on Sundays?

**Name: Margaret N. Tipple**
**City:** Columbus
**County:** Franklin
**State:** Ohio
**Comments:**
I have used credit cards for more than thirty-five years, and I try to pay my bills in full each month. However it seems that each month my bill is due on a different date. So when I receive my two bills I check the due date and highlight it so I won't be late. The other problem is that these companies list a due date which might be a Saturday, Sunday, or a holiday. I know I can't make an online payment on the due date if it isn't a bank business day. And I hate late fees. I think credit card companies should have due dates which are bank business days. They hope people will get confused and make a payment on a Saturday. That way they can get a late-fee. I think credit card companies should process on-line payments when they receive them and that should be their cost of doing business. I don't want to be charged a late fee because they don't have enough staff to process payments.

**Name: Gerald Plasseathl**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Betty Schwiefert**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Ron Lutz**
**City:** Sandusky
**County:** Erie
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jason Oates**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Seth Wilkins**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: W. Paul Overman**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Dale knepper**
**City:** Waterville
**County:** Lucas
**State:** Ohio
**Comments:**
Rules need to be put in place and enforced concerning cards and credit given to young people(18-20) without means to handle credit

**Name: John Satkowski**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: David basich**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Patty Pruss**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Linda Schramm**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Jill Ewers**
**County:** Stark
**State:** Ohio
**Comments:**
I am strongly in favor of supporting the newly proposed credit card changes. Let's give the average guy or gal a fighting chance here! PLEASE!!!!!!

**Name: Braamon Stanton**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Don Bernard**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Margaret Rusk**
**City:** Powell
**County:** Delaware
**State:** Ohio
**Comments:**
Once banks were given free reign they have taken advantage in every way of charging the consumer. It is time that changes need to be made to protect not take advantage of people. The above changes need to be incorporated as soon as possible. We depend on you to do your job of protecting us.

**Name: Susan Heichel**
**City:** New Philadelphia
**County:** Tuscarawas
**State:** Ohio
**Comments:**
Please add my name to the petition, I am for this proposal.

**Name: Debi Furey**
**City:** Rome
**County:** Ashtabula
**State:** Ohio
**Comments:**
I was a co-signer on a car loan for my son. My son fell behind in his payments. I had a complaint about National City allowing a company to put a charge on my card from a wireless company and I went through the steps to have it removed and after a great deal of hassle, they would not remove the charge and I was very upset. In retaliation to my being upset, National City raised my interest rate on my card from 7.9 percent to 24.9 percent. I had never been late on any of my credit card payments, in fact, I always pay more than the payment required. They informed me

that the only way to restore my credit rating was to wait a required period of time with an excellent rating on my son's bill. They did eventually restore my rating when someone found out that another employee had raised my interest rate that high in retaliation. They did not refund my overpayment of interest. This should be illegal. Thank you for doing something about this sort of abuse.

**Name: thomas whysall**
**County:** Cuyahoga
**State:** Ohio
**Comments:**
stop unfair or deceptive acts or practices

**Name: Keith Stocker**
**State:** Ohio
**Comments:**
Support changes to Unfair CreditCard Practices

**Name: gayle campbell**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: John Blank**
**City:** Toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: tanya flores**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: mike flores**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: kim kurek**
**City:** toledo
**County:** Lucas
**State:** Ohio

**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: dan maloney**
**City:** toledo
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Rowanne Gallo**
**City:** Dublin
**County:** Franklin
**State:** Ohio
**Comments:**
Thank You

**Name: Gina Grimm**
**City:** Holland
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Colleen Flaherty**
**City:** Sylvania
**County:** Lucas
**State:** Ohio
**Comments:**
I support new federal rules to end unfair credit card practices!

**Name: Donald Ransburgh Jr**
**City:** Grove City
**County:** Franklin
**State:** Ohio
**Comments:**
I support this change; it's time!

**Name: Susan Bailey**
**City:** Urbana
**County:** Champaign
**State:** Ohio
**Comments:**
Credit card companies make it so easy for our younger, working poor citizens to become overwhelmed in a lifetime of debt- I agree w/ a formal change to these practices.

**Name: Carolyn Smith**
**City:** Albany

**County:** Athens
**State:** Ohio
**Comments:**
I think credit card companies should allow sufficient time for everyone to pay their bills. Maybe they might have to change the date the payment is due. But to charge late fees is wrong.