



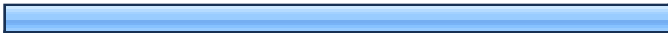

Consumer Action - CARD Act Impact Poll

Consumer Action conducted this online survey using Survey Monkey to learn more about how the Credit CARD Act of 2009 impacted consumer cardholders. (The CARD Act imposed strong consumer protections including a ban on retroactive interest rate hikes and a limit on penalty fees.)



The survey was conducted during January 2013. This document contains a summary of the results as well as all open-ended responses. Certain pages that might allow personal identification of respondents have been removed.

If you have any questions about this poll, please email Consumer Action's Editor: editor@consumer-action.org.





1. Please provide your city and state.

		Response Percent	Response Count
City/Town:		100.0%	706
State:		100.0%	706
		answered question	706
		skipped question	0

2. Do you have one or more credit cards?

		Response Percent	Response Count
Yes		90.8%	641
No		9.2%	65
		answered question	706
		skipped question	0

3. Has the interest rate (APR) on your credit cards increased in 2011 or 2012?




		Response Percent	Response Count
No		66.0%	308
Yes		23.1%	108
Yes, my introductory rate expired.		7.5%	35
Yes, my variable rate went up.		3.4%	16

If Yes, specify card name (such as "Citibank Visa") AND the increase (i.e. "Rose from 7% to 21.9%") 117

answered question 467

skipped question 239





4. Did you receive (45 day) advance notice of the change in rates?

		Response Percent	Response Count
No		27.5%	103
Yes		20.8%	78
Don't know		51.7%	194




answered question 375

skipped question 331

5. Why did the interest rate rise? (Check all that apply.)

		Response Percent	Response Count
I paid the bill late (if you select this button, answer question Question 6)		16.9%	44
The 'teaser rate' expired		20.0%	52
The index (Libor, prime rate) the rate is tied to rose		12.7%	33
Other (please specify)		50.4%	131
		answered question	260
		skipped question	446

6. If you paid a credit card bill (60 days) late and your interest rate rose, was the rate reduced, assuming you made all subsequent payments on time, six months or more later?

		Response Percent	Response Count
No		39.1%	108
Yes		2.5%	7
I don't know		58.3%	161
		answered question	276
		skipped question	430



7. Do you pay your balance in full every month?

		Response Percent	Response Count
Yes		40.6%	187
No — I revolve a balance every month		43.6%	201
No — I revolve a balance occasionally		15.8%	73
answered question			461
skipped question			245

8. Have payments you made in excess of the minimum been applied to the part of your balance with the highest interest rate?

		Response Percent	Response Count
Haven't paid more than the minimum		5.0%	21
Only have one interest rate on my entire balance (APR)		29.7%	124
Don't know		38.1%	159
Yes		15.8%	66
No		11.3%	47
If you answered Yes or No, please explain what happened:			59
answered question			417
skipped question			289





9. Was there a change in the percentage of your minimum monthly payment (such as, your minimum payment was 2% and now is 3%)?

		Response Percent	Response Count
No		72.8%	292
Yes		27.2%	109
If Yes, specify how much your minimum payment rose			89
answered question			401
skipped question			305




10. Has the minimum payment warning that appears on your statement each month affected the amount you pay on your credit card bill?

		Response Percent	Response Count
I pay more every month		45.5%	193
I pay more sometimes		15.1%	64
I pay the minimum required		3.1%	13
The warning statement has no impact on me		26.4%	112
I did not notice the warning statement		16.5%	70
Add a comment if you wish:			62
answered question			424
skipped question			282




11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

		Response Percent	Response Count
Late fees rose to:		58.1%	86
Balance transfer fees rose to:		32.4%	48
Over-the-limit fees rose to:		34.5%	51
Other:		41.9%	62
		answered question	148
		skipped question	558

12. In the last two years, have you found monthly statements or online communications from card issuers to be:

		Response Percent	Response Count
Improved		48.3%	196
Same as before the change in law		41.1%	167
Worse		10.6%	43
Please describe your experience			68
		answered question	406
		skipped question	300

13. In the last two years, have you found phone or customer service communication with card issuers to be:




		Response Percent	Response Count
Improved		25.8%	102
Same as before the change in law		59.0%	233
Worse		15.2%	60

Please describe your experience 62

answered question 395

skipped question 311

14. Have credit card billing errors that you've brought to the card issuer's attention been corrected?



		Response Percent	Response Count
Haven't had any errors		61.2%	248
Yes		33.1%	134
No		5.7%	23

If you answered Yes or No, please explain what happened, and if the issue was resolved, how long it took: 48

answered question 405

skipped question 301




15. Have your payments been posted to your account(s) on time?

		Response Percent	Response Count
Yes		90.8%	375
No		9.2%	38

If "No," please explain: 33

answered question	413
skipped question	293

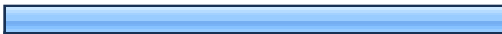

16. Since the CARD Act, have your card issuers treated you:

		Response Percent	Response Count
More fairly		15.5%	63
Less fairly		9.1%	37
The same		75.4%	307


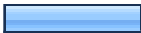


Please explain: 53

answered question	407
skipped question	299

17. Have you had any experiences with your credit card, in the last two years, that you believe were unfair, misleading or deceptive?

		Response Percent	Response Count
No		75.2%	309
Yes		24.8%	102
	If Yes, please explain:		96
answered question			411
skipped question			295

18. If you applied for a credit card in the last two years, were you

		Response Percent	Response Count
Accepted		53.4%	163
Rejected		20.3%	62
Accepted, but with a smaller credit line than I expected		13.1%	40
Other outcome (please describe):		13.1%	40
answered question			305
skipped question			401

19. Has qualifying for credit changed in your opinion?

		Response Percent	Response Count
It's easier to qualify		5.4%	21
It's harder to qualify		36.9%	143
It's the same		22.7%	88
Don't know		29.4%	114
Other (please specify)		5.7%	22
answered question			388
skipped question			318





20. If you or someone you know is under 21, has being required to have the ability to pay the bill made it difficult get a credit card?

		Response Percent	Response Count
No		77.4%	182
Yes		22.6%	53
If "Yes," please explain:			46
answered question			235
skipped question			471

21. If you would be willing to have us contact you for further information, include your email address below.

	Response Count
	103
answered question	103
skipped question	603

22. Please identify your first language. (Optional)

		Response Percent	Response Count
English		94.1%	382
Spanish		3.9%	16
Chinese		0.5%	2
Other (please specify)		1.5%	6

My first language is: 22

answered question	406
skipped question	300

Page 2, Q3. Has the interest rate (APR) on your credit cards increased in 2011 or 2012?

1	I am not sure how much though.	Jan 21, 2013 5:56 PM
2	navy federal credit union american express	Jan 19, 2013 2:56 AM
3	18%	Jan 16, 2013 10:16 PM
4	capital one	Jan 15, 2013 1:49 PM
5	Interest rates increased abruptly in 2009 on two (or three) of the four credit cards I have --- despite that I have consistently maintained a ~ 800 credit score since at least 2002.	Jan 15, 2013 1:12 PM
6	Discover went from 5.9% to 21.9% and others did as well, but I froze or closed them so as to keep them at current rates	Jan 14, 2013 8:51 AM
7	Don't borrow from credit card companies! Just pay for what you charge each month. Then the companies can charge any rate they want!	Jan 11, 2013 10:14 PM
8	All of them	Jan 11, 2013 9:50 PM
9	Not sure. TARGET	Jan 10, 2013 9:18 PM
10	I pay the total owed each month	Jan 10, 2013 6:05 PM
11	No idea; I cannot foresee not paying off the card every month. I only checked yes to be able to comment.	Jan 9, 2013 12:11 PM
12	Citibank visa	Jan 9, 2013 6:44 AM
13	Capital One, 4.5 to 13 Not sure how long it was before I got the letter, I was on the road at the time and the increase went into effect before I had a chance to lock the rate.	Jan 9, 2013 4:27 AM
14	barclay 1st premier hsn	Jan 8, 2013 10:53 PM
15	CareCredit from 21% to 29% Citibank (Sears) 11% to 29.9%	Jan 8, 2013 9:02 PM
16	Discover 12% to 16.99% Chase Amazon to 12% to 16.24% Capital One from 14% to 18% US Bank 9.24 % to 15%	Jan 8, 2013 7:41 PM
17	Bank of America 21% to 24% (I have paid it off, but that was the last in mid=2012	Jan 8, 2013 6:27 PM
18	Bank of America Business Card	Jan 8, 2013 6:16 PM
19	USAA Rose from 0% to 15.89%	Jan 8, 2013 4:28 PM
20	i pay in full and do not notice...	Jan 8, 2013 4:24 PM
21	I was looking for an I don't know option or multiple options. I pay off my balance every month so I am unsure what the interest rate really is on one card. Another card the rate did go up.	Jan 8, 2013 3:59 PM
22	I use a Credit Card from the Credit Union - Once in a while on a personal basis I	Jan 8, 2013 3:45 PM

Page 2, Q3. Has the interest rate (APR) on your credit cards increased in 2011 or 2012?

	use a bank card - visa. The business uses a bank visa - but it is paid off every months.	
23	BANK OF AMERICA	Jan 8, 2013 3:21 PM
24	Capital One	Jan 8, 2013 3:17 PM
25	Citibank SEARS 14% to 29% I had a leak in my roof the sales people led me to be believe I has a loan instead it was a credit card and payments are higher from I was told and interest super high. I am stuck with this until I get on my feet.	Jan 8, 2013 3:15 PM
26	CAPITAL ONE 12.9% to 18%	Jan 8, 2013 2:47 PM
27	Old Navy 22% t0 24% and i have never misses a payment and not even at 25% of my credit limit	Jan 8, 2013 2:43 PM
28	Wells Fargo Visa - Increase from 9.9 to 12.9	Jan 8, 2013 1:50 PM
29	Capital One from 12% to 25% or more, HSBC not sure!	Jan 8, 2013 1:19 PM
30	Yes, Capitol 1, don't have the specifics.	Jan 8, 2013 1:08 PM
31	Householdbank Mastercard	Jan 8, 2013 12:54 PM
32	wells, fargo not sure of rate	Jan 8, 2013 12:44 PM
33	Barns & Noble, Juniper, The Shack (radio Shack), Home Depot 27% & 29%	Jan 8, 2013 12:41 PM
34	Capital one	Jan 8, 2013 12:34 PM
35	optima/amx,from 15% to 25%	Jan 8, 2013 12:17 PM
36	Not sure as I pay balance off every month	Jan 8, 2013 12:13 PM
37	Not sure as I pay off my credit card every month.	Jan 8, 2013 11:17 AM
38	Citibank, AMEX	Jan 8, 2013 11:04 AM
39	Chase Bank. Introductory rate was 0%. I do not know the current rate. My husband pays the bill.	Jan 8, 2013 10:57 AM
40	Chase Visa Rose from 14% to 23%	Jan 8, 2013 10:55 AM
41	Not sure though for cards like Sears they are just too much with interest rates, plus they do not try to work when a client explains hardships. Every other company has	Jan 8, 2013 10:40 AM
42	giving one and one half years for credit card rates to adjust to the change, approved by congress is where they raised the interest rates. they all raised the rates before the deadline in 2009 and 2010. that deadline is where they got us. rates should have been frozen then.	Jan 8, 2013 10:38 AM
43	Chase increased one and then closed acct. increases to rate and drastic reductions to credit lines occurred prior to in anticipation of restrictions. Chase	Jan 8, 2013 10:27 AM

Page 2, Q3. Has the interest rate (APR) on your credit cards increased in 2011 or 2012?

also tripled min payments (supposedly for my benefit) Home depot , sears, Reduced credit lines to just above what I owed, which has had an extremely negative effect on my credit score over the last few years. Reduced my score almost 200 points. Score still below 700 because of debt, even though all paid on time. Sears reduced from 7700 to 700. Chase reduced from 22500 to 10,500,

44	BANK OF AMERICA.	Jan 8, 2013 10:20 AM
45	CitiBank Visa	Jan 8, 2013 10:20 AM
46	All of them, mainly Capital One	Jan 8, 2013 10:19 AM
47	Capital one MasterCard rose 7% to 19.99	Jan 8, 2013 10:19 AM
48	Bank of America visa	Jan 8, 2013 10:18 AM
49	Citibank Visa	Jan 8, 2013 10:05 AM
50	BOA Visa's went from 8% to 14%	Jan 8, 2013 10:04 AM
51	Discover, VISa	Jan 8, 2013 9:58 AM
52	I pay balance in full each month so really pay no attention to interest rate.	Jan 8, 2013 9:56 AM
53	don't have info handy right now	Jan 8, 2013 9:56 AM
54	mastercard	Jan 7, 2013 3:38 PM
55	hsbc	Jan 7, 2013 9:25 AM
56	capital one rose from 12% to 21%	Jan 7, 2013 5:58 AM
57	Rates on some did not change, others went from fixed to variable, the fixed being lower. Some dropped me as a card holder and others change my amount of credit available to a lesser amount. This is true on a card or two that i have had a high credit worthiness for well over ten years...no real explanation as to why this happened.	Jan 6, 2013 9:27 AM
58	I don't know, but these come from major banks.	Jan 5, 2013 1:37 PM
59	Capital One	Jan 5, 2013 10:43 AM
60	Premier First MasterCard to 21.9% and a monthly fee of \$12.99	Jan 4, 2013 9:32 PM
61	Bank of America visa	Jan 4, 2013 5:33 PM
62	Citi	Jan 4, 2013 3:00 PM
63	Chase Visa, 4.9% to 14.99%	Jan 4, 2013 2:57 PM
64	Target Visa Rose from 14% to 20%,JC Penney Rose from 18% to 26.99, Macy's Credit Card Rose from 12% to 26%	Jan 4, 2013 2:13 PM

Page 2, Q3. Has the interest rate (APR) on your credit cards increased in 2011 or 2012?

65	Bank of America: Rate increased from 9 percent to 21 percent. Discover: Rate increased from 12% to 22%	Jan 4, 2013 10:53 AM
66	Went from 0% for 6 months to prime plus 10.99.	Jan 4, 2013 10:20 AM
67	Citibank MasterCard increase from 0% to 14.99%	Jan 4, 2013 10:03 AM
68	Park Bank Visa 12 to 21	Jan 4, 2013 9:47 AM
69	chase bank visa master29.99per cent	Jan 4, 2013 9:15 AM
70	New York Life --sponsored card went from 9.9% to 11.9% shortly after legislation past.	Jan 4, 2013 8:42 AM
71	G E Money Bank Has Caused Me A Problem With My Credit Cards I Was Billed In The Wrong Name The Intrest Rates Went Up I Was Never issued A Credit Card By Care Credit But Was Reported By The Company As A Bad Creditor I Disputed The Debt I Sent Many Letters About The So Called Card That I Never Signed Or Received An Address Was Given That Was Also In Dispute I Never Lived At The Address That Was Given I Would Like To See A Class Action Brought Against The Credit Card Companies My Story Is Not The Only One I Know Of I Know Of Others That Has Had The Same Problem	Jan 4, 2013 8:42 AM
72	HSBC	Jan 4, 2013 7:31 AM
73	citbank mc rose from 9.9%to 14.9%	Jan 4, 2013 7:26 AM
74	Chase Visa, rose from 9% to 16%.	Jan 4, 2013 6:51 AM
75	Visa- Rose to 22.5 from 16.9%	Jan 4, 2013 6:43 AM
76	Citibank Mastercard from 1.0% intro rate to 20.99%	Jan 4, 2013 6:36 AM
77	citizens bank mastercard 10.99% to 13.9%. Never a late payment and always pay more than minimum due.	Jan 4, 2013 6:14 AM
78	US Bank Visa	Jan 4, 2013 6:04 AM
79	Amex Rose from 11% to 21.9%	Jan 4, 2013 5:41 AM
80	American Express	Jan 4, 2013 1:13 AM
81	Coast Hills FCU. From 11.9% to 15.9% (starts I think mid-Jan.) This follows on a 1% in 2011 Or earl 2012.	Jan 3, 2013 7:57 PM
82	VISA bank of america FROM 4% TO 15%	Jan 3, 2013 7:52 PM
83	Wells Fargo, Chase, ATT Universal	Jan 3, 2013 7:27 PM
84	I do not carry balances	Jan 3, 2013 6:59 PM
85	I think so	Jan 3, 2013 6:27 PM
86	Citibank from 24.99% - 34.99% unfortunately this is a business account, (small	Jan 3, 2013 6:12 PM

Page 2, Q3. Has the interest rate (APR) on your credit cards increased in 2011 or 2012?

	Business)	
87	Not by much and I forget which card	Jan 3, 2013 6:06 PM
88	Premier Visa and Mastercard	Jan 3, 2013 5:42 PM
89	Citibank 9 to 17	Jan 3, 2013 5:38 PM
90	citibank	Jan 3, 2013 5:21 PM
91	Capitol one 26%	Jan 3, 2013 5:10 PM
92	Bank of America, Chase, Wells Fargo and Bank of Texas.	Jan 3, 2013 5:07 PM
93	Discover	Jan 3, 2013 5:00 PM
94	Capital One Visa 0% to 21.9%	Jan 3, 2013 4:14 PM
95	I don;t pay any attention to this. Your work has made it worse for me because you are interfering with the market, particularly for higher cashback cards. You should withdraw from interfering in the market.	Jan 3, 2013 4:11 PM
96	Chase - rose from 21% to 28%	Jan 3, 2013 3:35 PM
97	Chase	Jan 3, 2013 3:27 PM
98	Mastercard went from 0% to 17.99%	Jan 3, 2013 3:26 PM
99	B of A Visa	Jan 3, 2013 3:23 PM
100	VISA	Jan 3, 2013 3:23 PM
101	Chase 16.24% to 29.99%	Jan 3, 2013 3:22 PM
102	Kohl's	Jan 3, 2013 3:15 PM
103	Citiban Visaform about 10% to approx. 14%	Jan 3, 2013 3:09 PM
104	Discover Card when from 19.9% to 39.9%, Citibank Visa & MC both went up from 12.9% to 29.9%	Jan 3, 2013 3:03 PM
105	Citibank Visa rose from 11% to 21%	Jan 3, 2013 2:59 PM
106	Wellsfargo, Citibank Visa, chase	Jan 3, 2013 2:56 PM
107	I don't remember which one exactly, but remember did receive notice	Jan 3, 2013 2:42 PM
108	I am not sure what my rate is	Jan 3, 2013 2:31 PM
109	Capital One increased from 10% to 17%..highest card I have and now do not use	Jan 3, 2013 2:29 PM
110	Don't know, pay entire balance, do not pay interest,	Jan 3, 2013 2:28 PM

Page 2, Q3. Has the interest rate (APR) on your credit cards increased in 2011 or 2012?

111	I didn't keep track but I do know rates have increased on many of my cards.	Jan 3, 2013 2:24 PM
112	Bank of America 8% to 10%,	Jan 3, 2013 2:12 PM
113	AT&T Universal - up 4 % & Chase Master Card up 2% in 2012....but both went up 2% or so after the CARD passed- cannot remember how much total. US Bank Card went up 5% - and I was supposed to have a "fixed" rate!	Jan 3, 2013 2:10 PM
114	I pay each month in full so I do not know or care.	Jan 3, 2013 2:07 PM
115	Well, I thjnk it was shortky after the law was passed. My caitpal One card went from a low rate to 17.99%. I have never been late on the card. I was told to pay the balance off within a month or go to new rate. I was told that they can do that because of the new law.	Jan 3, 2013 2:07 PM
116	merrick bank, household, care credit all to 29%	Jan 3, 2013 2:05 PM
117	My Bank of America card went from 4.5% to 12.9%.	Jan 3, 2013 1:24 PM

Page 2, Q5. Why did the interest rate rise? (Check all that apply.)

1	The initial rate has expired.	Jan 22, 2013 5:09 PM
2	I pay on time in full	Jan 20, 2013 7:31 PM
3	Do not carry balance	Jan 18, 2013 4:48 PM
4	n/a	Jan 18, 2013 4:28 PM
5	DNA	Jan 17, 2013 4:24 AM
6	I always make a pmt on time and was never notified about increase	Jan 15, 2013 1:49 PM
7	Consequence of legislation enacted or, having been anticipated at the time to be enacted, to protect all consumers who have credit cards.	Jan 15, 2013 1:12 PM
8	didnt rise	Jan 15, 2013 11:50 AM
9	it didn't rise it has been really high for a while	Jan 15, 2013 6:45 AM
10	I pay no interest as I pay in full each month	Jan 14, 2013 6:59 PM
11	Reduced credit line and ratio went higher and therefore they felt I was a bigger risk.	Jan 14, 2013 8:51 AM
12	It'a a private business and companies should do as they have in their agreement.	Jan 11, 2013 10:14 PM
13	I am not aware as to why my the interest rate on my card may have increased.	Jan 10, 2013 8:44 PM
14	N/A	Jan 10, 2013 6:05 PM
15	Didn't increase	Jan 9, 2013 6:36 PM
16	Not sure	Jan 9, 2013 3:29 PM
17	I pay my credit card balance in full each month. Do not pay attention to interest rates.	Jan 9, 2013 3:26 PM
18	My rate has stayed the same.	Jan 9, 2013 2:57 PM
19	n/a; no idea.	Jan 9, 2013 12:11 PM
20	didnt	Jan 9, 2013 8:28 AM
21	DID NOT RISE!	Jan 9, 2013 7:44 AM
22	I don't know if my interest increased.	Jan 9, 2013 7:20 AM
23	N/A	Jan 9, 2013 7:10 AM
24	tehy did not give me any reason	Jan 9, 2013 6:44 AM
25	did not rise	Jan 9, 2013 4:30 AM

Page 2, Q5. Why did the interest rate rise? (Check all that apply.)

26	No idea they just raised the rate.	Jan 9, 2013 4:27 AM
27	stayed the same	Jan 8, 2013 9:51 PM
28	Did not change	Jan 8, 2013 7:48 PM
29	my credit score is 760 , all bill are paid on time, always...combo of index rise and them trying to recap losses.....so the only stuff on there was locked in at fixed promo rates and had to cancelled oldest card USBank because of the ridiculous jump	Jan 8, 2013 7:41 PM
30	no change in rate.	Jan 8, 2013 6:41 PM
31	Bank of America is charging it's customers as much as possible.	Jan 8, 2013 6:27 PM
32	did not rise	Jan 8, 2013 5:06 PM
33	i have had experience with the "teaser rate" expiring...actually, this may occur in Aug., 2013.	Jan 8, 2013 4:24 PM
34	don't know	Jan 8, 2013 3:59 PM
35	Bank policies - not consumer oriented - do not affect us as don't keep balances to not pay such outrageous rates.	Jan 8, 2013 3:45 PM
36	payments where double the amount I wast told frim the sales people.	Jan 8, 2013 3:15 PM
37	na	Jan 8, 2013 3:01 PM
38	N/A	Jan 8, 2013 2:55 PM
39	Not sure, but I know it wasn't because of credit issues or missing a payment.	Jan 8, 2013 2:50 PM
40	have no idea	Jan 8, 2013 2:43 PM
41	They claimed it was due to changes in how they did things and referenced changes in legislation.	Jan 8, 2013 1:50 PM
42	Don't know	Jan 8, 2013 1:32 PM
43	they didn't go up.	Jan 8, 2013 1:23 PM
44	Have no idea. Make all my payments on time.	Jan 8, 2013 1:08 PM
45	change from fixed to prime?	Jan 8, 2013 12:54 PM
46	Not sure	Jan 8, 2013 12:13 PM
47	It did not rise	Jan 8, 2013 12:01 PM
48	N/A	Jan 8, 2013 11:43 AM
49	introductory	Jan 8, 2013 11:29 AM

Page 2, Q5. Why did the interest rate rise? (Check all that apply.)

50	Did not receive reason as to why	Jan 8, 2013 10:55 AM
51	n/a	Jan 8, 2013 10:49 AM
52	n/a	Jan 8, 2013 10:40 AM
53	credit card act. before it became law.	Jan 8, 2013 10:38 AM
54	Chase card paid each month. Dispute over a payment in oct 2011. Rate increased to 29%, they were to reduce if continued to pay on time, they did not. Was not 60 days late, not even 30 days late.	Jan 8, 2013 10:27 AM
55	I DONT KNOW	Jan 8, 2013 10:25 AM
56	NOT SURE	Jan 8, 2013 10:20 AM
57	Did not change	Jan 8, 2013 10:15 AM
58	N/A	Jan 8, 2013 10:06 AM
59	I am not sure if it did	Jan 8, 2013 10:05 AM
60	I guess the credit card company want to make more profits on customers.	Jan 8, 2013 10:05 AM
61	No reason I can think of always pay before in fact never carry balance.	Jan 8, 2013 10:04 AM
62	did not rise	Jan 8, 2013 10:01 AM
63	I wish I know	Jan 8, 2013 9:58 AM
64	I did not increase.	Jan 8, 2013 9:55 AM
65	unknown	Jan 7, 2013 3:38 PM
66	I don't know	Jan 7, 2013 12:26 PM
67	not applicable	Jan 7, 2013 6:34 AM
68	Do not know, they just stated upon review. I have never been late on a payment. I have asked since for them to review and they stated they cannot.	Jan 7, 2013 5:58 AM
69	Not applicable	Jan 6, 2013 12:16 PM
70	Some have flipped from fixed to variable rates regardless of long time customer, carries no balance, didn't matter. I was notified this would take place and my only choice was to cancel the card if I disagreed with the decision.	Jan 6, 2013 9:27 AM
71	not yet	Jan 6, 2013 9:16 AM
72	all rates have increased since you have made the changes for those people who do not pay their bills therefore those who do pay their bills timely are suffering because of those who do not. this has caused a punishment o people who pay their bills and thanks to the government who got involved in ankin as a whole i also now have o pay a monthly fee for my checking account as well gee thanks	Jan 6, 2013 8:21 AM

Page 2, Q5. Why did the interest rate rise? (Check all that apply.)

73	It didn't	Jan 5, 2013 1:52 PM
74	my identify that my identity. Was stolen from me	Jan 5, 2013 10:11 AM
75	na	Jan 4, 2013 3:36 PM
76	I don't know, was told every one had a rate increase	Jan 4, 2013 3:00 PM
77	n/a	Jan 4, 2013 2:51 PM
78	I pay my balance in full every month, so I don't pay attention to the rates.	Jan 4, 2013 2:22 PM
79	I think they were upset about the new Bill passed. I wasn't late on those accounts, I always overpaid & early payments too.	Jan 4, 2013 2:13 PM
80	N/A	Jan 4, 2013 11:31 AM
81	Card issuer chose to raise the rate.	Jan 4, 2013 10:53 AM
82	No explanation	Jan 4, 2013 9:47 AM
83	it did not and i allways pay on time	Jan 4, 2013 9:25 AM
84	has been this way	Jan 4, 2013 9:15 AM
85	I don't remember now why the interest was raised it wasn't because of late payments or teaser rate expiration--suspect business reason or libor but don't recall. I was paying the account down and not making purchases.	Jan 4, 2013 8:42 AM
86	I was Never Late With Any Credit Card Payment	Jan 4, 2013 8:42 AM
87	the interest rate has not increased	Jan 4, 2013 7:03 AM
88	Claimed my history of credit,even though I never made a payment late nor did I miss one.	Jan 4, 2013 6:43 AM
89	i dont know	Jan 4, 2013 6:14 AM
90	Not sure	Jan 4, 2013 6:04 AM
91	n/a	Jan 4, 2013 5:54 AM
92	it hasn't	Jan 4, 2013 5:42 AM
93	i doint know	Jan 4, 2013 1:20 AM
94	They said due to increased costs or something like that.	Jan 3, 2013 7:57 PM
95	rate same	Jan 3, 2013 7:44 PM
96	Not sure, they just raised them.	Jan 3, 2013 7:32 PM
97	various	Jan 3, 2013 7:27 PM

Page 2, Q5. Why did the interest rate rise? (Check all that apply.)

98	??????????	Jan 3, 2013 7:25 PM
99	Never paid Cr. Card Interest	Jan 3, 2013 6:59 PM
100	I don't believe my rate has changed	Jan 3, 2013 6:34 PM
101	greed	Jan 3, 2013 6:13 PM
102	they claim it was late even if the recvd date on the bill prior shows it was on time, apparently, I'm on an instant rise rate and late fee automatically.	Jan 3, 2013 6:12 PM
103	Risk	Jan 3, 2013 5:38 PM
104	with 780+ credit score credit offers are at higher rates then offered before starting at 19% cheap credit not available	Jan 3, 2013 4:33 PM
105	n/a	Jan 3, 2013 4:11 PM
106	hasn't changed	Jan 3, 2013 4:07 PM
107	xxx	Jan 3, 2013 3:58 PM
108	Pay in Full each month.	Jan 3, 2013 3:50 PM
109	I have no idea!	Jan 3, 2013 3:35 PM
110	rates still the same [high]	Jan 3, 2013 3:31 PM
111	DON"T , REMEMBER	Jan 3, 2013 3:23 PM
112	no change	Jan 3, 2013 3:22 PM
113	I was told my payment was late but it was mailed in time.	Jan 3, 2013 3:15 PM
114	I'm unsure about reason for rate increase. The rate was supposed to be fixed. I did pay late from a couple of hours up to 2 days. \$- 5 time since I opened the account about 4-5 years ago.	Jan 3, 2013 3:09 PM
115	Stated that I did not use the card each month.	Jan 3, 2013 2:59 PM
116	-----	Jan 3, 2013 2:51 PM
117	?	Jan 3, 2013 2:45 PM
118	bad credit report scores	Jan 3, 2013 2:37 PM
119	I'm not sure if it increased or not	Jan 3, 2013 2:31 PM
120	Congress	Jan 3, 2013 2:28 PM
121	I believed they were purchased by anther bank which held a gigher rate	Jan 3, 2013 2:27 PM
122	no explanation given	Jan 3, 2013 2:22 PM

Page 2, Q5. Why did the interest rate rise? (Check all that apply.)

123	Did not increase	Jan 3, 2013 2:20 PM
124	don't know	Jan 3, 2013 2:16 PM
125	it didn't go up	Jan 3, 2013 2:15 PM
126	I don't know	Jan 3, 2013 2:12 PM
127	I'm not sure why- was not late in paying - I guess due to the prime rate???	Jan 3, 2013 2:10 PM
128	I don't pay interest.	Jan 3, 2013 2:07 PM
129	Was told that they can do that.	Jan 3, 2013 2:07 PM
130	late and rates increased	Jan 3, 2013 2:05 PM
131	not applicable	Jan 3, 2013 1:35 PM

Page 2, Q8. Have payments you made in excess of the minimum been applied to the part of your balance with the highest interest rate?

1	I usually pay twice a month and rarely have a balance.	Jan 22, 2013 5:09 PM
2	Paid in full so I don't know.	Jan 21, 2013 5:56 PM
3	Excess has been applied to following month charges.	Jan 9, 2013 6:36 PM
4	Not applicable -- pay in full	Jan 9, 2013 12:11 PM
5	sometimes pay the smallest balance to get rid of one balance	Jan 9, 2013 8:28 AM
6	I am struggling to get out debt and have not pay too much attention to the intrest rate. I am in a special interest rate program to pay off my balances.	Jan 9, 2013 7:20 AM
7	nothing	Jan 8, 2013 10:53 PM
8	c/c company applied all of the payment to the lowest interest rate first any remainder went to the higher rate.	Jan 8, 2013 6:41 PM
9	I was in an ER hospital in MAY....Got staph, and my bank did not honor my mother's check (I support her, and had left an ER fund - which she spent, etc. and from COMCAST (who was hard on me, but not as bad as ATT for being late)' therefore, when I came out I sold some shares of stock to pay off my bills (BTW - my job "folded" into their headquarters in CHICAGO - but, I didn't go and due to health, have had trouble getting a job)...THE GOOD COMPANY IS CAPITOL ONE, who also bought out HBSC (Household Bank), now - and I held cards in both. They were SO GOOD, and forgone all late fees on all cards; yet, I paid all balances off, as well as all "interest" but ALL LATE FEES were waived as well as any others. BofA went VERY HARD on me, has since; so, after 22 years, I am with WFB and very happy. Still have a little w/BofA - but, they treat me terrible (all kinds of dedeuctions - new mgr at branch, etc.) since they found I now have WFB and a good balance due to the sale of the CHEVRON STOCK. I didn't realize how many fees they impose after ONE BAD MONTH and 22 good years, when WFB is not only good in the CS dept., but - they don't charge for every little thing. Bank of America (BofA) is THE WORST bank, the least Customer Friendly - of any. I have talked with others, and it seems WFB and Chase seem to be the MOST CS oriented.	Jan 8, 2013 6:27 PM
10	I was 2-3 days late in paying my account on time. They tripled my interest rate, even though it was the 2nd or 3rd time I had made this mistake in over 5 years! It was just an OVERSITE on my part for I had the money to pay on time! I got so angry with them, that I just closed down my account and that's when they socked it to me! Talk about NASTY Representatives, they must have paid them extra to be this nasty to customer's whom have a good payment history. Once I closed my account, there was NO MORE negotiation with them! My interest rate is almost 28%!	Jan 8, 2013 6:16 PM
11	APR for Bank of America cash advance is currently being billed eventhough I paid the card below the advance. Using the card again seemed to have started the process over again. I feel I have to pay off the entire balance in order to get rid of the cash advance.	Jan 8, 2013 4:28 PM
12	Paid in full	Jan 8, 2013 3:59 PM

Page 2, Q8. Have payments you made in excess of the minimum been applied to the part of your balance with the highest interest rate?

13	I don't keep balances normally.	Jan 8, 2013 3:45 PM
14	Is overwhelming when I was told is a credit card and my interest will increase I feel the whole world caved on me. I can only pay some portion of it I can't believe I was swindled.	Jan 8, 2013 3:15 PM
15	Paid to the balance with the lowest rate.	Jan 8, 2013 1:08 PM
16	But I hope so.	Jan 8, 2013 11:56 AM
17	I had a credit card with a revolving balance but there was also a no interest balance transfer on the card as well	Jan 8, 2013 11:38 AM
18	I always pay in full	Jan 8, 2013 11:12 AM
19	It was applied to the lower interest rate first	Jan 8, 2013 11:04 AM
20	n/a	Jan 8, 2013 10:49 AM
21	Chase, and other cards, payments applied went to lower and special finance rate. Had a rate that was to be 6.9 until paid. Believe that is why the entire card was effected and rate increased to 29%	Jan 8, 2013 10:27 AM
22	I make double the payments each month sometimes triple the payments	Jan 8, 2013 10:19 AM
23	I requested on the phone that payments be applied to the highest interest rate first, but was told that request had to be made separately in writing.	Jan 8, 2013 10:12 AM
24	My credit card informed me they would take any excess payment and apply it to the lowest interest rate available on my card.	Jan 8, 2013 10:10 AM
25	My cards are broken out into Purchases and Cash advance charges. My creditors apply the excess over minimum to the cash advance portion since it normally has a higher interest rate. In the case where the rates are the same my credits apply the excess over minimum to the higher balance of purchases vs cash advances.	Jan 8, 2013 10:06 AM
26	I pay it off each month	Jan 8, 2013 10:05 AM
27	Always pay in full.	Jan 8, 2013 10:05 AM
28	Need to look at my statement	Jan 7, 2013 11:58 AM
29	I had a balance on an HH Gregg card for two charges, each with a 12 month 0%. The one charge that was on the card the longest paid off first but the amount paid oddly was applied to both 0% items regardless of expiration.	Jan 6, 2013 9:27 AM
30	Pay in full	Jan 5, 2013 1:52 PM
31	I try to pay on time every time I can.	Jan 5, 2013 10:11 AM
32	No...they paid a percentage to the higher rate and a percentage to the lower rate. The lower rate got the higher percentage.	Jan 4, 2013 2:57 PM

Page 2, Q8. Have payments you made in excess of the minimum been applied to the part of your balance with the highest interest rate?

33	This doesn't apply to since I pay the balance in full.	Jan 4, 2013 2:22 PM
34	N/A	Jan 4, 2013 11:31 AM
35	I pay off the full amount, this question does not apply.	Jan 4, 2013 10:30 AM
36	Payments go against older, lower interest debt. New charges accumulate at higher interest	Jan 4, 2013 9:47 AM
37	I Was Issued A Bill In The Wrong Name The Bill Was Issued To Me In Spanish	Jan 4, 2013 8:42 AM
38	Any additional funds have been applied to the amounts with the lowest interest rate.	Jan 4, 2013 6:51 AM
39	I noticed if I paid by their guidelines, credit balance went down considerably.	Jan 4, 2013 6:43 AM
40	They apply it towards lower promo rate first. So, it does not go towards the higher interest rate. I wrote them 2 letters on this.	Jan 4, 2013 6:36 AM
41	Credit Union card - 5.25%! Used for large purchase and paid off in 4 months.	Jan 4, 2013 4:55 AM
42	This should be done automatically by law	Jan 4, 2013 3:44 AM
43	Payments were always applied to the incentive rate first.	Jan 3, 2013 7:22 PM
44	not positive but seems like they spit it into two differnt catagories on my bank of america card will have to double check but i dont think the cash balance is getting paid with the extra.	Jan 3, 2013 4:33 PM
45	Some payment applied to higher interest, some to current, lower interest.	Jan 3, 2013 4:07 PM
46	payment is divided half & half	Jan 3, 2013 3:31 PM
47	I overpay cards with the highter interest rate	Jan 3, 2013 3:23 PM
48	pay more per month to pay off sooner	Jan 3, 2013 3:22 PM
49	I made one payment late in two or more years. That was unintensional.	Jan 3, 2013 3:22 PM
50	I am not sure since some of the statements do not reveal those details.	Jan 3, 2013 3:15 PM
51	I make the payments \$50 to \$100 over the minimum payment but it balance never seems to go down.	Jan 3, 2013 3:03 PM
52	Extra payments always apply to higher interest rates. That's the way they do it	Jan 3, 2013 2:45 PM
53	Part goes to the credit card cash advance and the other to credit card charges	Jan 3, 2013 2:27 PM
54	I pay in full.	Jan 3, 2013 2:24 PM
55	Yes but Scott Lowrey firm took over the debt and Sears will not tell my balance despite requests in writing or provide access to my account	Jan 3, 2013 2:22 PM

Page 2, Q8. Have payments you made in excess of the minimum been applied to the part of your balance with the highest interest rate?

56	You should have designed this survey differently to accommodate a 'no' answer to question 1.	Jan 3, 2013 2:15 PM
57	I pay the balance in full each month	Jan 3, 2013 2:04 PM
58	Not applicable	Jan 3, 2013 1:35 PM
59	Yes, I have noticed notes associated with finance charges stating how the payment was distributed among the two interest rates.	Jan 3, 2013 1:24 PM

Page 3, Q9. Was there a change in the percentage of your minimum monthly payment (such as, your minimum payment was 2% and now is 3%)?

1	american express from small payment to half of credit card. ie. \$30 to 260, half of total.	Jan 19, 2013 2:58 AM
2	Rose by 25%+ on one Credit card	Jan 18, 2013 4:29 PM
3	I'm sorry I am so in debt that I just pay as much as I can each month. But know the interest rate has risen	Jan 15, 2013 1:52 PM
4	unknown for sure, but I know their minimums went up. I usually pay as much as I can, but I have several.	Jan 14, 2013 8:52 AM
5	2 %	Jan 13, 2013 2:04 PM
6	A considerable amount. I don't how much.	Jan 11, 2013 10:15 PM
7	Every thing went up quite a bit	Jan 11, 2013 9:51 PM
8	It stays the same.	Jan 10, 2013 9:19 PM
9	I don't know, but should review my account	Jan 10, 2013 8:45 PM
10	N/A	Jan 10, 2013 6:06 PM
11	5	Jan 10, 2013 10:43 AM
12	again n/a	Jan 9, 2013 12:14 PM
13	2 3%	Jan 8, 2013 10:54 PM
14	.5 to 1 % more generally speaking...	Jan 8, 2013 7:42 PM
15	Don't really know.	Jan 8, 2013 6:29 PM
16	It wasn't a big deal that they increased my minimum payment, for I ALWAYS overpaid each month!	Jan 8, 2013 6:18 PM
17	was 2% and rose to 4%	Jan 8, 2013 5:07 PM
18	Not Applicable	Jan 8, 2013 4:25 PM
19	1%	Jan 8, 2013 2:48 PM
20	Don't know. Did not notice, since always pay more than the minimum	Jan 8, 2013 1:51 PM
21	29	Jan 8, 2013 1:37 PM
22	not sure	Jan 8, 2013 1:32 PM
23	Not sure!	Jan 8, 2013 1:20 PM
24	I cant specify the amount, but it definitely increased.	Jan 8, 2013 1:09 PM
25	Minimum payment on my American Express Blue rose from a flat fee of \$15 to a	Jan 8, 2013 1:07 PM

Page 3, Q9. Was there a change in the percentage of your minimum monthly payment (such as, your minimum payment was 2% and now is 3%)?

	percentage of my balance	
26	Wells fargo said the payment was late and charged me \$35, the very next day they sent me another notice adding another \$35 on top of the original \$35.	Jan 8, 2013 12:54 PM
27	Not sure	Jan 8, 2013 11:44 AM
28	Dont know.	Jan 8, 2013 11:18 AM
29	It rose but at the moment I am not able to provide you the percentage.	Jan 8, 2013 10:56 AM
30	none	Jan 8, 2013 10:40 AM
31	rose 1 to 4 percent	Jan 8, 2013 10:39 AM
32	Had one card w200 min pay, rose to 500	Jan 8, 2013 10:29 AM
33	I don't pay attention to the minimum payment since I pay in full every month.	Jan 8, 2013 10:07 AM
34	Do not know	Jan 7, 2013 3:39 PM
35	Not sure was awhile ago.	Jan 7, 2013 8:12 AM
36	\$20	Jan 7, 2013 3:29 AM
37	from \$25 to \$35.....	Jan 6, 2013 12:06 PM
38	1%	Jan 6, 2013 9:31 AM
39	Because. Some one stole my identity	Jan 5, 2013 10:12 AM
40	The monthly fee of \$12.99 keeps me having a balance every time I try to pay it down the fee plus the interest rate was kicking my but.	Jan 4, 2013 9:35 PM
41	3%	Jan 4, 2013 5:52 PM
42	Payments went up more than I expected on a card I have since paid off and closed.	Jan 4, 2013 3:02 PM
43	It doubled!	Jan 4, 2013 2:58 PM
44	\$15.00 more	Jan 4, 2013 2:52 PM
45	\$70.00	Jan 4, 2013 2:14 PM
46	not sure	Jan 4, 2013 1:34 PM
47	from 2-3%	Jan 4, 2013 10:54 AM
48	The minimum payment went up 3%	Jan 4, 2013 9:01 AM
49	21%	Jan 4, 2013 8:50 AM

Page 3, Q9. Was there a change in the percentage of your minimum monthly payment (such as, your minimum payment was 2% and now is 3%)?

50	Don't know b/c I pay the full balance.	Jan 4, 2013 7:39 AM
51	Maybe \$10-15	Jan 4, 2013 6:36 AM
52	I noticed that Home Depot has a minimum interest charge of \$2 per month when the balance is low, and the interest is less than \$2. I made an extra effort to pay it off and keep it from happening.	Jan 4, 2013 6:34 AM
53	2% to 4% but card company had to return to the old rate because of legal action.	Jan 4, 2013 6:04 AM
54	Can't recall.	Jan 4, 2013 4:56 AM
55	don't know exact amount since I pay balance in full and it does not apply to me.	Jan 3, 2013 8:46 PM
56	FROM 3 TO 5	Jan 3, 2013 7:53 PM
57	I don't know.	Jan 3, 2013 7:23 PM
58	don't know about this.	Jan 3, 2013 6:13 PM
59	Unknown	Jan 3, 2013 5:39 PM
60	at least 20.00	Jan 3, 2013 5:22 PM
61	20%	Jan 3, 2013 5:10 PM
62	2% to 5%	Jan 3, 2013 5:09 PM
63	I am not sure, because we have been actively paying more than the min. payment to try to bring down the total bill, but I would guess about \$20	Jan 3, 2013 5:01 PM
64	This is probably your fault.	Jan 3, 2013 4:12 PM
65	Minimum payment is no \$ 25.00.	Jan 3, 2013 4:01 PM
66	I pay it off every month	Jan 3, 2013 3:36 PM
67	Merrick Bank and Chase Bank both increased minimum payment I believe to almost 5%	Jan 3, 2013 3:36 PM
68	I don't know	Jan 3, 2013 3:26 PM
69	If I remember correctly, it was Kohl's	Jan 3, 2013 3:16 PM
70	Unaware of increase % of minimum payment. It does incecrease or decrease, depending on the balance.	Jan 3, 2013 3:12 PM
71	Don't know. But noticed the increase with minimum.	Jan 3, 2013 3:00 PM
72	don't know	Jan 3, 2013 2:59 PM
73	I think 3 or 4%	Jan 3, 2013 2:56 PM

Page 3, Q9. Was there a change in the percentage of your minimum monthly payment (such as, your minimum payment was 2% and now is 3%)?

74	5%	Jan 3, 2013 2:51 PM
75	Haven't noticed	Jan 3, 2013 2:46 PM
76	never pay attention	Jan 3, 2013 2:44 PM
77	don't know	Jan 3, 2013 2:43 PM
78	Looks like current percent of monthly payment is 10% of balance, not sure where it started but do realize that the percentage went up as balance increased	Jan 3, 2013 2:32 PM
79	Don't know pay in full	Jan 3, 2013 2:30 PM
80	I don't know	Jan 3, 2013 2:25 PM
81	Again, I did not keep records since I wasn't anticipating a survey.	Jan 3, 2013 2:25 PM
82	I don't know.	Jan 3, 2013 2:12 PM
83	Alot	Jan 3, 2013 2:12 PM
84	Discover card raised the %...but now is lowering it again. It didn't really affect me because I always pay more than the minimum	Jan 3, 2013 2:11 PM
85	I know it went up but I pay the whole bill.	Jan 3, 2013 2:08 PM
86	Discover Card is higher percentage than before and Citicard.	Jan 3, 2013 2:06 PM
87	Doubled	Jan 3, 2013 2:04 PM
88	\$5	Jan 3, 2013 2:02 PM
89	Yes, the minimum payment increased to the percentage required by law.	Jan 3, 2013 1:24 PM

Page 3, Q10. Has the minimum payment warning that appears on your statement each month affected the amount you pay on your credit card bill?

1	Pay off those Credit Cards and avoid if possible using them, again.	Jan 19, 2013 2:58 AM
2	don.t know	Jan 18, 2013 4:50 PM
3	Feel like I will never get out of debt. And am very sorry I ever applied for credit cards again as I lived many years without them. Now here I am again IN TROUBLE	Jan 15, 2013 1:52 PM
4	I pay in full each month.	Jan 15, 2013 10:35 AM
5	i pay in full via auto pay I pay in full each month via auto pay	Jan 11, 2013 7:28 AM
6	The CARD act was a good start but more needs to be done to force transparency on large banks. This needs to happen through simple, clear disclosures and stronger consumer protection laws.	Jan 10, 2013 9:53 AM
7	I pay the total owed each month.	Jan 9, 2013 2:58 PM
8	Consumer Action should be doing an INTENSE campaign to get people not to spend beyond what they can pay when the bill comes in. Racking up credit card bills for restaurants, clothes, gifts and even half the groceries people buy is foolish,. Even health care charges can often just be deferred, ignored or worked out. The credit card companies are VULTURES. Tell people not to become prey.	Jan 9, 2013 12:14 PM
9	Its a real shocker to see how long it takes to pay off at the minimum payment only.	Jan 9, 2013 11:02 AM
10	Prior to paying off all balances, I paid what I could. Now, if I use a Cr Card on the Internet, then I pay it right off.	Jan 8, 2013 6:29 PM
11	I ALWAYS DOUBLE, TRIPLE my monthly payments, for if I didn't, the balance would NEVER go down!	Jan 8, 2013 6:18 PM
12	The warning are beneficial and informs the consumer how long it will take to pay off a balance	Jan 8, 2013 4:29 PM
13	I really like seeing the calculation as to how much it WOULD cost if I only paid the minimum. I realize how much money I'm saving by NOT carrying a balance.	Jan 8, 2013 3:13 PM
14	I like having that there. It certainly makes me think about how long it's going to eventually take me to become debt free.	Jan 8, 2013 2:51 PM
15	I noticed it and thought it was a good thing. Always pay more than the minimum.	Jan 8, 2013 1:51 PM
16	my wife and I do not yet have any joint credit cards but in 2011 she had her credit line decrease by 35% and i0nterest rate increase from roughly 15% to roughly 19% after one late payment (between 30 and 60 days	Jan 8, 2013 1:07 PM
17	I always pay in full so nothing has changed.	Jan 8, 2013 12:55 PM
18	Yes, it's scary to read	Jan 8, 2013 11:44 AM

Page 3, Q10. Has the minimum payment warning that appears on your statement each month affected the amount you pay on your credit card bill?

19	The warning statement is very helpful in helping me understand how much have on credit how much it costs and when it needs to be paid back.	Jan 8, 2013 11:34 AM
20	I pay off the balance every month regardless of the minimum payment.	Jan 8, 2013 11:31 AM
21	I think it is a positive thing for consumers to realize the cost of credit.	Jan 8, 2013 11:20 AM
22	I have noticed it although it does not have an impact on me since I pay in full each month.	Jan 8, 2013 11:18 AM
23	When we have a balance, we power pay it until it is gone. Thus, neither the minimum payment nor any warning regarding it would have any affect on us.	Jan 8, 2013 11:00 AM
24	We pay in full	Jan 8, 2013 10:40 AM
25	my spouse handles the bills but we pay in full each month	Jan 8, 2013 10:29 AM
26	But information is useful.	Jan 8, 2013 10:29 AM
27	I pay my bill in full each month, but friends & others have mentioned the fact and I beleive it makes an impact.	Jan 8, 2013 10:16 AM
28	I usaully paid of my balance each month or I pay half of the balance. And then I do not make any purchases until the balance reached zero. However, I had to pay .32 worth of interest charges and use a .44 stamp and absobe a .25 cost for my check due to the fact that the creditor would not reverse the interest charge. This needs to change.	Jan 8, 2013 10:11 AM
29	Because I pay in full each month. HOWEVER, I use this information in teaching university students and the general public about credit cards. The info that tells the user how long it will take to repay if they only pay the minimum and how much it will cost is VERY useful to consumers. This info really makes an impact on students in my classes.	Jan 8, 2013 10:07 AM
30	Pay in full every month.	Jan 8, 2013 10:06 AM
31	the sight of how long it will take me to pay off my debt motivates me to not charge any more onto that card. I try to add money to the minimum due as often as I can.	Jan 8, 2013 10:00 AM
32	I appreciate the additional information now on the credit card statement.	Jan 8, 2013 9:57 AM
33	I always pay balance in full each month	Jan 8, 2013 8:43 AM
34	I do the best I can when medical expenses dont get in the way..!!!!!!!!!!!!!!!	Jan 6, 2013 12:06 PM
35	I think what needs to happen since I have heard recently that credit cards are now going to access a usage fee to consumers with credit cards that everyone cancel those cards or find another way to make purchases. Another real pain which is not related to this is Internet Service Providers capping your bandwidth as if your internet thru them is a data plan on a phone. It is getting impossible to make ends meet and have little things like internet, credit cards and cable tv! Too costly in this country.	Jan 6, 2013 9:31 AM

Page 3, Q10. Has the minimum payment warning that appears on your statement each month affected the amount you pay on your credit card bill?

36	We paid 4 times more than minimum payment in order to pay it off faster. We now pay in full each month	Jan 4, 2013 3:02 PM
37	I have paid off two credit card bills.	Jan 4, 2013 9:49 AM
38	I Have Been Denied Credit recently I Sent For My Credit Report And Found Errors In It I have never missed A Payment On My Credit Cards And Never Lived At The Address That Was Reported On My Credit Report That I Requested I Would Like To See My Whole Credit Report From The Reporting Agency Or Agency's	Jan 4, 2013 8:50 AM
39	I like the minimum payment notification and time it will take to repay my debt, however I was disappointed to see the amount change each month as my balance decreased. It needs an additional box: Beginning with your highest balance a three year repayment amount was identified to be \$XXX. The slowly falling three year repayment amount can extend repayments. Would like to have a box added to the yearly summary of interest paid: Over the lifetime of this card you have paid us this amount of interest: \$XXX That would probably make me very angry.	Jan 4, 2013 8:46 AM
40	Since I pay the balance, I don't look at the minimum payment closely. However, I believe that if I couldn't pay the full balance, the detailed information on min. pmt. is helpful in making a decision.	Jan 4, 2013 7:39 AM
41	It has brought to my attention how long it will take to pay the cards off.	Jan 4, 2013 6:52 AM
42	I receive my bills online. The warning is not evident unless I specifically open a pdf for the actual statement. Since every creditor has a summary of charges that you can see easily without seeing the warning, I really haven't looked at it.	Jan 4, 2013 6:34 AM
43	I pay all cards in full each month but the minimum payment warning is a good idea...	Jan 4, 2013 6:04 AM
44	It really helps to see what impact credit has on you and I try to pay more, it has helped me pay off one card and reduce balances on some others and get ahead instead of behind	Jan 4, 2013 5:54 AM
45	Unemployed family member	Jan 3, 2013 5:39 PM
46	I pay full balance at the end of month	Jan 3, 2013 5:32 PM
47	I never pay the minimum(s).	Jan 3, 2013 3:36 PM
48	My bills are on line so I do not see the message	Jan 3, 2013 3:26 PM
49	Chase is the about the greediest of all the banks that issue credit cards. They have been the major contributors to financial hardship for many of us	Jan 3, 2013 3:26 PM
50	Pay in full each period	Jan 3, 2013 3:21 PM
51	I usually pay more than the minimum amount	Jan 3, 2013 3:16 PM
52	Generally, I've always paid more than minimum.	Jan 3, 2013 3:12 PM

Page 3, Q10. Has the minimum payment warning that appears on your statement each month affected the amount you pay on your credit card bill?

53	On one of my cards the minimum payment is higher than the suggested payment warning?	Jan 3, 2013 3:00 PM
54	I pay my credit cards off in full each month	Jan 3, 2013 2:59 PM
55	This is GREAT!!! Very helpful...	Jan 3, 2013 2:47 PM
56	I always pay more than the minimum.	Jan 3, 2013 2:44 PM
57	I have very good credit even with the high balances I carry on my cards, and Capital One is the card that consistently refuses to reduce my interest rate. Capital One and Citi Bank are the worst cards/banks ever!	Jan 3, 2013 2:32 PM
58	I have always paid the full amount	Jan 3, 2013 2:30 PM
59	I rank my cards by interest rates and pay the highest first	Jan 3, 2013 2:28 PM
60	No difference, I always pay in full.	Jan 3, 2013 2:25 PM
61	But I do think it is an excellent idea for those who don't pay in full each month.	Jan 3, 2013 2:01 PM
62	I've always paid in full or, at least paid more than the minimum, each month.	Jan 3, 2013 12:42 PM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

Late fees rose to:		
2	don't know	Jan 18, 2013 4:29 PM
3	\$35	Jan 17, 2013 3:04 PM
9	39 dollars	Jan 11, 2013 9:51 PM
11	\$35	Jan 10, 2013 9:24 PM
12	unknown	Jan 10, 2013 8:46 PM
13	Yes	Jan 10, 2013 9:55 AM
14	\$29 per month	Jan 9, 2013 3:30 PM
18	\$35	Jan 9, 2013 7:31 AM
19	No	Jan 9, 2013 7:11 AM
21	35.00	Jan 9, 2013 6:04 AM
22	35.00	Jan 9, 2013 4:29 AM
23	19 to 23	Jan 8, 2013 10:55 PM
24	n/a	Jan 8, 2013 9:52 PM
25	35	Jan 8, 2013 9:05 PM
26	not sure as I never pay late it is of no concern to me	Jan 8, 2013 9:05 PM
27	10.00 more	Jan 8, 2013 7:04 PM
33	I think they rose but I never pay late, so I don't know for sure.	Jan 8, 2013 3:13 PM
36	Rec'd notice that fees would increase if ever made a late payment	Jan 8, 2013 2:52 PM
37	45.00	Jan 8, 2013 2:44 PM
38	\$35	Jan 8, 2013 2:11 PM
39	35.00	Jan 8, 2013 2:01 PM
40	\$35	Jan 8, 2013 1:51 PM
41	yes	Jan 8, 2013 1:38 PM
42	\$145	Jan 8, 2013 1:33 PM
43	from \$25 to \$35	Jan 8, 2013 1:20 PM
44	not sure	Jan 8, 2013 12:56 PM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

46	\$39.00	Jan 8, 2013 12:43 PM
50	\$35	Jan 8, 2013 11:34 AM
52	\$36	Jan 8, 2013 11:05 AM
53	unknown	Jan 8, 2013 11:00 AM
55	no	Jan 8, 2013 10:49 AM
57	35	Jan 8, 2013 10:30 AM
58	35	Jan 8, 2013 10:22 AM
61	don't know	Jan 8, 2013 10:06 AM
62	29.99	Jan 8, 2013 10:06 AM
65	no	Jan 8, 2013 9:56 AM
69	35.00	Jan 6, 2013 3:11 PM
70	they did and I can't recall the amount the fee raised to	Jan 6, 2013 9:32 AM
71	suntrust	Jan 6, 2013 8:21 AM
72	35.00	Jan 5, 2013 3:08 PM
73	Don't know.	Jan 5, 2013 1:38 PM
75	no	Jan 5, 2013 7:16 AM
76	35	Jan 4, 2013 10:24 PM
78	I don't know, was never late	Jan 4, 2013 3:02 PM
79	\$35.00	Jan 4, 2013 2:14 PM
81	\$35	Jan 4, 2013 10:54 AM
83	no	Jan 4, 2013 10:26 AM
84	no	Jan 4, 2013 10:04 AM
85	rose from 12% to 18%	Jan 4, 2013 9:48 AM
87	2%	Jan 4, 2013 9:02 AM
89	No	Jan 4, 2013 8:46 AM
90	Fees rose (late) but I have been able to pay on time	Jan 4, 2013 7:21 AM
92	\$45	Jan 4, 2013 6:53 AM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

94	N/A	Jan 4, 2013 6:44 AM
95	39.00	Jan 4, 2013 6:37 AM
97	yes	Jan 4, 2013 6:32 AM
99	\$35.00	Jan 4, 2013 5:57 AM
103	% based on unpaid balance	Jan 3, 2013 8:07 PM
105	FROM 4% TO 15 %	Jan 3, 2013 7:54 PM
107	\$35 Wells Fargo *card was cancelled despite perfect payments	Jan 3, 2013 7:28 PM
108	No	Jan 3, 2013 7:25 PM
111	35.00	Jan 3, 2013 6:13 PM
113	Citibank	Jan 3, 2013 5:40 PM
114	39.00	Jan 3, 2013 5:22 PM
116	50.00	Jan 3, 2013 5:10 PM
117	\$35.00	Jan 3, 2013 5:10 PM
118	35.00	Jan 3, 2013 5:08 PM
121	\$35	Jan 3, 2013 4:15 PM
123	35.00	Jan 3, 2013 4:04 PM
124	35	Jan 3, 2013 3:54 PM
125	INTEREST COMING DUE TO PURCHASES BEING PAID LATE	Jan 3, 2013 3:53 PM
127	27%	Jan 3, 2013 3:31 PM
129	?	Jan 3, 2013 3:25 PM
133	35	Jan 3, 2013 2:57 PM
134	\$35	Jan 3, 2013 2:56 PM
135	35.00	Jan 3, 2013 2:48 PM
136	\$35	Jan 3, 2013 2:47 PM
137	35	Jan 3, 2013 2:45 PM
138	not sure the amount of increase..but do know that all my card fees were raised for any of the items listed below	Jan 3, 2013 2:34 PM
139	No	Jan 3, 2013 2:21 PM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

140	\$29	Jan 3, 2013 2:21 PM
141	18%	Jan 3, 2013 2:13 PM
142	yes	Jan 3, 2013 2:13 PM
145	30-45	Jan 3, 2013 2:08 PM
147	29%	Jan 3, 2013 2:06 PM
148	\$35	Jan 3, 2013 1:25 PM
Balance transfer fees rose to:		
2	no	Jan 18, 2013 4:29 PM
3	5%	Jan 17, 2013 3:04 PM
6	3%-5% from "zero".	Jan 15, 2013 1:14 PM
12	unknown	Jan 10, 2013 8:46 PM
16	from 2 to 5%	Jan 9, 2013 11:02 AM
22	?	Jan 9, 2013 4:29 AM
23	2%	Jan 8, 2013 10:55 PM
24	n/a	Jan 8, 2013 9:52 PM
31	4% of transfer	Jan 8, 2013 5:08 PM
36	Don't recall receiving anything about this -- all my cards have always carried a balance transfer fee -- just not sure if it increased or not because I don't use that feature	Jan 8, 2013 2:52 PM
40	\$5 or 3%	Jan 8, 2013 1:51 PM
42	5%	Jan 8, 2013 1:33 PM
43	not sure	Jan 8, 2013 1:20 PM
49	no	Jan 8, 2013 11:39 AM
52	5%	Jan 8, 2013 11:05 AM
53	unknown	Jan 8, 2013 11:00 AM
55	no	Jan 8, 2013 10:49 AM
61	don't know	Jan 8, 2013 10:06 AM
70	from 2% to 3% on some it is 5%	Jan 6, 2013 9:32 AM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

72	3 percent	Jan 5, 2013 3:08 PM
78	NA	Jan 4, 2013 3:02 PM
83	no	Jan 4, 2013 10:26 AM
84	no	Jan 4, 2013 10:04 AM
87	2%	Jan 4, 2013 9:02 AM
88	22%	Jan 4, 2013 8:51 AM
89	No	Jan 4, 2013 8:46 AM
91	yes, don't recall amount	Jan 4, 2013 7:06 AM
92	4%	Jan 4, 2013 6:53 AM
94	2% of the balance transfer amount but not less than 25.00	Jan 4, 2013 6:44 AM
95	5%	Jan 4, 2013 6:37 AM
103	Did not use	Jan 3, 2013 8:07 PM
105	FROM 4% TO 15 %	Jan 3, 2013 7:54 PM
106	rose 1%	Jan 3, 2013 7:33 PM
107	n/a	Jan 3, 2013 7:28 PM
108	Do Not Know	Jan 3, 2013 7:25 PM
113	Citi	Jan 3, 2013 5:40 PM
117	use to be \$75.00 now they have no cap	Jan 3, 2013 5:10 PM
118	50.00	Jan 3, 2013 5:08 PM
120	i believe the rate went up1% and the minimum charge	Jan 3, 2013 4:35 PM
124	35	Jan 3, 2013 3:54 PM
129	?	Jan 3, 2013 3:25 PM
133	not sure	Jan 3, 2013 2:57 PM
135	5%	Jan 3, 2013 2:48 PM
139	No	Jan 3, 2013 2:21 PM
141	21%	Jan 3, 2013 2:13 PM
142	no	Jan 3, 2013 2:13 PM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

145	25 to 30%	Jan 3, 2013 2:08 PM
148	5%	Jan 3, 2013 1:25 PM
Over-the-limit fees rose to:		
2	don't know don't pay late	Jan 18, 2013 4:29 PM
3	\$35	Jan 17, 2013 3:04 PM
5	my over the limit amount	Jan 16, 2013 10:18 PM
9	59 dollars	Jan 11, 2013 9:51 PM
12	unknown	Jan 10, 2013 8:46 PM
15	35	Jan 9, 2013 1:11 PM
20	not sure	Jan 9, 2013 6:45 AM
22	?	Jan 9, 2013 4:29 AM
23	5%	Jan 8, 2013 10:55 PM
24	n/a	Jan 8, 2013 9:52 PM
27	10.00 more	Jan 8, 2013 7:04 PM
36	Rec'd notice that if I went over limit fee would rise	Jan 8, 2013 2:52 PM
37	45.00	Jan 8, 2013 2:44 PM
40	Not sure, since this has never affected me	Jan 8, 2013 1:51 PM
43	never go over	Jan 8, 2013 1:20 PM
44	not sure	Jan 8, 2013 12:56 PM
46	\$25.00	Jan 8, 2013 12:43 PM
47	25-30.00	Jan 8, 2013 12:18 PM
52	\$45	Jan 8, 2013 11:05 AM
53	unknown	Jan 8, 2013 11:00 AM
55	no	Jan 8, 2013 10:49 AM
59	N/A	Jan 8, 2013 10:21 AM
61	don't know	Jan 8, 2013 10:06 AM
69	12.00	Jan 6, 2013 3:11 PM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

70	they did and I can't recall the amount the fee raised to	Jan 6, 2013 9:32 AM
72	\$50	Jan 5, 2013 3:08 PM
78	I don't know, did not go over limit	Jan 4, 2013 3:02 PM
83	no	Jan 4, 2013 10:26 AM
84	no	Jan 4, 2013 10:04 AM
87	3%	Jan 4, 2013 9:02 AM
89	No	Jan 4, 2013 8:46 AM
94	\$250.00	Jan 4, 2013 6:44 AM
99	\$35.00	Jan 4, 2013 5:57 AM
103	Did not use	Jan 3, 2013 8:07 PM
105	FROM 4% TO 15 %	Jan 3, 2013 7:54 PM
107	n/a	Jan 3, 2013 7:28 PM
108	I have never been charged an over limit fee.	Jan 3, 2013 7:25 PM
112	\$25.00	Jan 3, 2013 5:59 PM
113	Citi	Jan 3, 2013 5:40 PM
116	50.00	Jan 3, 2013 5:10 PM
118	45.00	Jan 3, 2013 5:08 PM
124	35	Jan 3, 2013 3:54 PM
126	39.00	Jan 3, 2013 3:34 PM
129	?	Jan 3, 2013 3:25 PM
132	rose to 39.9%	Jan 3, 2013 3:06 PM
133	not sure	Jan 3, 2013 2:57 PM
139	No	Jan 3, 2013 2:21 PM
141	I don't know	Jan 3, 2013 2:13 PM
142	yes	Jan 3, 2013 2:13 PM
145	45-60	Jan 3, 2013 2:08 PM
148	\$40	Jan 3, 2013 1:25 PM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

Other:

1	none	Jan 18, 2013 4:50 PM
3	interest rates rose from under 10% to about 20% on all my cards	Jan 17, 2013 3:04 PM
4	Dont know	Jan 17, 2013 4:25 AM
7	N/A	Jan 12, 2013 5:56 AM
8	Irrelevant	Jan 11, 2013 10:15 PM
9	cash fees rose	Jan 11, 2013 9:51 PM
10	I am on auto pay , I have no balances	Jan 11, 2013 7:29 AM
17	NO	Jan 9, 2013 7:46 AM
22	They have all kinds of fees ??	Jan 9, 2013 4:29 AM
24	n/a	Jan 8, 2013 9:52 PM
28	not aware of any increases.	Jan 8, 2013 6:43 PM
29	They did, but don't know now as I am very busy.	Jan 8, 2013 6:29 PM
30	Only fee rose was my Sam's Card Membership Fee	Jan 8, 2013 6:20 PM
32	no	Jan 8, 2013 4:25 PM
34	na	Jan 8, 2013 3:02 PM
35	N/A	Jan 8, 2013 2:56 PM
45	not sure - I usually pay in full	Jan 8, 2013 12:55 PM
48	Don't know	Jan 8, 2013 11:44 AM
50	The fees are all up each year, but I uually pay in full so it doesn't border me.	Jan 8, 2013 11:34 AM
51	Don't know...	Jan 8, 2013 11:19 AM
53	unknown	Jan 8, 2013 11:00 AM
54	I now pay an annual fee - Kern Schools Federal Credit Union Visa	Jan 8, 2013 10:57 AM
55	no	Jan 8, 2013 10:49 AM
56	dont pay any attention... we always pay in full	Jan 8, 2013 10:41 AM
60	No. I have not had any type of increases so far.	Jan 8, 2013 10:13 AM
63	no	Jan 8, 2013 10:01 AM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

64	If there are fees I get another card. I don't pay interest or fees.	Jan 8, 2013 10:01 AM
66	unknown	Jan 7, 2013 3:39 PM
67	new card,less than 30days	Jan 7, 2013 9:26 AM
68	Not sure how much	Jan 7, 2013 8:12 AM
74	no fees then or now	Jan 5, 2013 8:37 AM
77	29.9	Jan 4, 2013 5:34 PM
80	N/A	Jan 4, 2013 11:31 AM
82	n/a	Jan 4, 2013 10:32 AM
84	no	Jan 4, 2013 10:04 AM
86	Did not	Jan 4, 2013 9:26 AM
89	No	Jan 4, 2013 8:46 AM
93	Since I pay off the balance in full every month, I do not know.	Jan 4, 2013 6:48 AM
96	Minimum fee for interest on lower balance	Jan 4, 2013 6:34 AM
98	The card went from no annual fee to annual fee	Jan 4, 2013 6:06 AM
100	They never give any breaks or will not lower interest	Jan 4, 2013 5:55 AM
101	annual fees increased	Jan 4, 2013 5:43 AM
102	I think they have, but don't recall the details.	Jan 4, 2013 4:56 AM
104	don't know	Jan 3, 2013 7:57 PM
105	FROM 4% TO 15 %	Jan 3, 2013 7:54 PM
109	NONE	Jan 3, 2013 7:02 PM
110	yes	Jan 3, 2013 6:14 PM
113	Amex	Jan 3, 2013 5:40 PM
115	accounts were closed that hadn't been used recently	Jan 3, 2013 5:20 PM
118	Administrative Fee 45.00	Jan 3, 2013 5:08 PM
119	no	Jan 3, 2013 5:04 PM
122	See, this is due to you.	Jan 3, 2013 4:12 PM
128	No credit card fees have applied.	Jan 3, 2013 3:25 PM

Page 4, Q11. Did your credit card fees rise in the last two years? (Fill in all that apply, if any.)

129	?	Jan 3, 2013 3:25 PM
130	over the limit but I do not remember how much	Jan 3, 2013 3:16 PM
131	Late fees appear to be same as stated in disclosure, though rare. Balance transfer appear to have increase given that 1.5 year fixed rate period expired. I've never exceeded credit limit.	Jan 3, 2013 3:15 PM
133	not sure	Jan 3, 2013 2:57 PM
139	no	Jan 3, 2013 2:21 PM
142	?	Jan 3, 2013 2:13 PM
143	I just noticed that balance transfer fees have gone up-cannot specify how much	Jan 3, 2013 2:12 PM
144	If there is a fee I drop the card.	Jan 3, 2013 2:08 PM
146	No clue -- I pay the card(s) off each month	Jan 3, 2013 2:07 PM

Page 5, Q12. In the last two years, have you found monthly statements or online communications from card issuers to be:

1	larger font size and more information on how long it would take to pay in full helps me to look ahead	Jan 18, 2013 4:30 PM
2	no opinion	Jan 14, 2013 7:01 PM
3	Credit card companies all lowered credit limits therefore damaging my credit due to credit ratio issues. This, combined with reduced value of homes that prevent consolidation of all credit, makes it difficult to make it sometimes in that cash flow goes to paying bills and no credit is available now when needed.	Jan 14, 2013 8:55 AM
4	More difficult to figure out how to get around. More charges for needing to get help.	Jan 11, 2013 9:54 PM
5	N/A	Jan 10, 2013 6:09 PM
6	Maybe SLIGHTLY clearer. Overall, I'd still say the main thrust is that they want you to use credit, not pay in full, pay loads of extra charges and end up paying the full principal. They hate customers like me who use cards for convenience and record-keeping but not to accrue ongoing debt.	Jan 9, 2013 12:18 PM
7	Easier to understand.	Jan 9, 2013 8:25 AM
8	capitalone is great	Jan 8, 2013 10:58 PM
9	Unclear what interest rate I am paying.	Jan 8, 2013 10:14 PM
10	I dislike the recordings before you can speak to an actual human being. Even worse, if a foreigner tries to handle your issues.	Jan 8, 2013 6:23 PM
11	I hate dealing with them on line...I pay in full...i think it's very confusing.	Jan 8, 2013 4:28 PM
12	Much clearer. Like the additional information.	Jan 8, 2013 3:16 PM
13	i miss my online statements	Jan 8, 2013 2:47 PM
14	Statements seem clearer	Jan 8, 2013 1:55 PM
15	Never up to date ~ do not give current info!	Jan 8, 2013 1:25 PM
16	statements are more clear and warn of paying only minimum.	Jan 8, 2013 1:23 PM
17	On my preferred cards (American Express Blue and Citi Student Visa) my statements have improved in readability. However, my Macy's American Express has become messier and more difficult to read.	Jan 8, 2013 1:18 PM
18	See info on Wells Fargo. I also have American Express which I pay in full and they have been great,	Jan 8, 2013 1:00 PM
19	easier	Jan 8, 2013 12:38 PM
20	I believe they are slightly more understandable and clear	Jan 8, 2013 12:37 PM
21	Not much difference but they tell you how much you own them if you don't pay it	Jan 8, 2013 11:36 AM

Page 5, Q12. In the last two years, have you found monthly statements or online communications from card issuers to be:

	in full.	
22	Love the minimum (plus) illustrations.	Jan 8, 2013 11:32 AM
23	My husband receives the statements and deals with any online communication. I cannot speak on either.	Jan 8, 2013 11:03 AM
24	Now some of my credits are charging \$2.50 to mail paper statements And some creditors are withholding credit card activity four to five days before the period closes. They also charge for telephone inquiries if you call more than two times to check on your balance. .50 per call during the black out period. This needs to stop.	Jan 8, 2013 10:43 AM
25	Customer service issues seem to be handled outside the US. Understanding of issues is non-existent. Friendly, responses repeated over and over, not able to make common sense judgment decisions.	Jan 8, 2013 10:40 AM
26	NOT REALLY SURE	Jan 8, 2013 10:27 AM
27	Offered on line and seem to be more detailed and easier to read	Jan 8, 2013 10:09 AM
28	The info on cost of paying only the minimum is extremely helpful to the consumers that I teach. They often marvel at the high cost of only paying the minimum.	Jan 8, 2013 10:08 AM
29	gobbledegoop. Unintended consequences of stupid lawyers making laws over things they have no concept of.	Jan 8, 2013 10:06 AM
30	I never can get a human being on the phone.	Jan 8, 2013 10:03 AM
31	The new information now on the statement is helpful such as interest over time.	Jan 8, 2013 10:00 AM
32	non	Jan 7, 2013 12:28 PM
33	It shows the pay off, if you only pay the minimum.	Jan 6, 2013 1:51 PM
34	These are always hard to read.	Jan 5, 2013 1:40 PM
35	bills sent online were difficult if not impossible to open therefore my bills would be late because I didn'y know how much or when it was due	Jan 5, 2013 10:36 AM
36	I don't see any impact in my credit cars.	Jan 5, 2013 7:22 AM
37	I CANNOT READILY SEE MY "RECENT TRANSACTIONS" INCURRED ONLINE	Jan 4, 2013 5:55 PM
38	They now email me when my balance gets close to my limit. I like that!	Jan 4, 2013 3:00 PM
39	They are wording changes more effectively now.	Jan 4, 2013 2:16 PM
40	Not user friendly and difficult to retrieve a contact number	Jan 4, 2013 12:58 PM
41	Being Turned Over Or Sold To A Different Agency Or A Different Bank My	Jan 4, 2013 9:12 AM

Page 5, Q12. In the last two years, have you found monthly statements or online communications from card issuers to be:

	Problem Has Been A Total Disgrace As A Consumer I 've Seen Predatory Lending With No Problem	
42	Information is more consumer friendly and easier to understand.	Jan 4, 2013 7:44 AM
43	Pretty much the same info.	Jan 4, 2013 7:00 AM
44	Card companies are much more responsive now.	Jan 4, 2013 6:07 AM
45	More info is given	Jan 4, 2013 6:07 AM
46	Some layout changes to the website were not really an overt improvement some will like the changes others will be annoyed at the change since they knew how to do things before but the changes appear fairly neutral to me	Jan 4, 2013 3:51 AM
47	THERE IS NO WAY YOU CAN CONTACT CONSUMER SERVICES WITH BANK OF AMERICA AT SAME TIME WHEN I GO TO SPEAK WITH THEM PERSONALLY THEY GO AROUND CIRCLES TELLING YOU THAT THEY HAVE NOTHING TO DO WITH IT????????????????????	Jan 3, 2013 8:08 PM
48	Same	Jan 3, 2013 7:28 PM
49	Payoff information is valuable to realize how long the payoff would be by paying "Minimum Due"	Jan 3, 2013 6:24 PM
50	I have to call every month to have the "late fee" removed, because according to the representative, I was late once this year. I've had this business card for 19 years.	Jan 3, 2013 6:17 PM
51	The minimum payment opposed to the three year payoff is a useful tool.	Jan 3, 2013 6:09 PM
52	Do not receive emails.	Jan 3, 2013 6:04 PM
53	Threatening, credit canceled despite payment history	Jan 3, 2013 5:46 PM
54	More confusing and some how all over the place, the info is more and more omitted instead of included!!!	Jan 3, 2013 5:23 PM
55	they still send legal changes that are hard to understand just what is changing	Jan 3, 2013 4:37 PM
56	WELL, THEY HAVE THIS DEAL WHERE THEY WILL ERASE THE BALANCE AND THEN TAKE SOME OF THE INTEREST AND BURY THE DEBT AND HAVE YOU TO RESURRECT THE BALANCE THEY FEEL BEST REPRESENT THE PURCHASES AND THEN RESUME THE CHARGES TO YOU AND THEN REINSTATE THE CARD. PRETTY UNIQUE IN A WAY TO REBUILD YOUR CREDIT....	Jan 3, 2013 3:56 PM
57	Chase procedures for paying on line are not user friendly. I thought I had done every thing, only to find out that one of the steps had not been done and the payment was not deducted from my bank(Chase) and a late fee was assessed. I did have it removed later by another customer service employee.	Jan 3, 2013 3:37 PM
58	GOOD	Jan 3, 2013 3:28 PM

Page 5, Q12. In the last two years, have you found monthly statements or online communications from card issuers to be:

59	Make you interact monthly to get any type of rewards rather than just applying them.	Jan 3, 2013 3:01 PM
60	Packing more junk in envelope and the "legalese" of the statement is horrendous	Jan 3, 2013 2:56 PM
61	like the disclosure about how long it will take to pay off with different payment levels	Jan 3, 2013 2:45 PM
62	Slight improvement	Jan 3, 2013 2:39 PM
63	As a senior citizen I would like to see the payment date due and the minimum amount in bolder and larger fonts.	Jan 3, 2013 2:35 PM
64	I pay on line	Jan 3, 2013 2:31 PM
65	Sears will not provide me access to my account and sold the account to Scott Lowrey and I paid \$5800 on account and never received a letter regarding the balance. I had been on deferment due to hardship because if unemployment	Jan 3, 2013 2:27 PM
66	More have calculators that show how to pay off balances in a more affective way.	Jan 3, 2013 2:15 PM
67	Citicard improved their statements	Jan 3, 2013 2:08 PM
68	IMHO, the new monthly statements are a vast improvement over the older month statements. The information about payoff, savings of money on finance charges, and phone numbers of credit counseling agencies have been invaluable to me and my family.	Jan 3, 2013 1:37 PM

Page 5, Q13. In the last two years, have you found phone or customer service communication with card issuers to be:

1	I tried to negotiate with them to lower my rates, since I pay on time, and they said that they would not because I've been a good customer and to keep on paying the high rates.	Jan 17, 2013 3:06 PM
2	Phone calls from CSR to assist when the payment is past due	Jan 16, 2013 10:20 PM
3	Possible increase in calls centers (customer service call center operations) located outside of the United States. Extra Note: AT&T Universal Card (CITI) has serious problems at this time with their automated telephone pay-by-phone system; it appears their problem stems from the utilization (reliance) of voice prompt responses elicited from customers as opposed to 100% phone keypad responses from customers.	Jan 15, 2013 1:37 PM
4	no opinion	Jan 14, 2013 7:01 PM
5	Less willing to work with folks.	Jan 14, 2013 8:55 AM
6	Customer service has taken a nose dive and the operators often do not speak english well enough to help	Jan 11, 2013 9:54 PM
7	I have no reason for phone communication	Jan 11, 2013 7:31 AM
8	Called when someone in California was trying to charge to my account.	Jan 9, 2013 2:59 PM
9	don't contact customer service very often	Jan 9, 2013 6:25 AM
10	All except Bank of America.	Jan 8, 2013 6:34 PM
11	more time to reach a person, more automated steps	Jan 8, 2013 5:09 PM
12	Thankfully I don't have to call very often.	Jan 8, 2013 3:16 PM
13	no one speaks english well	Jan 8, 2013 2:47 PM
14	They seem more responsive.	Jan 8, 2013 1:55 PM
15	Reps seem friendlier; more professional	Jan 8, 2013 1:23 PM
16	The only card with which I have before and after experiences is my Citi Student Visa. I was unknowingly enrolled in a misleading, unnecessary credit insurance product on my Citi Student Visa. Between 2007 and 2009 I had to call more than 4 times requesting that the \$7 monthly charge be removed and the insurance program dropped. It took until I called to close my account for them to actually get rid of it. When I got married in 2011, Citi was the fastest to respond and issue me a new card when I called. I have never had to use customer service with my Amex Blue. My Macy's Amex I have only used post-CARD Act.	Jan 8, 2013 1:18 PM
17	Wells Fargo was uncooperative and nasty. American Express has always been great!	Jan 8, 2013 1:00 PM
18	Don't have to go in circles press a lot of buttons	Jan 8, 2013 12:38 PM
19	The limited times I've made telephone calls, the people seem better trained and	Jan 8, 2013 12:37 PM

Page 5, Q13. In the last two years, have you found phone or customer service communication with card issuers to be:

	informed	
20	Leave you on hold forever -	Jan 8, 2013 12:25 PM
21	Makes it easier to pay bills by phone w/o a fee.	Jan 8, 2013 11:28 AM
22	My experience,,very good an easy	Jan 8, 2013 11:15 AM
23	Telephone communication seems to be the same as always. I have never had any problems with any credit card company.	Jan 8, 2013 11:03 AM
24	Some cards do not have a 800 number for inquires about your account, however, they do have a 800 number for making payments by phone. And when you are force to contact them via long distance they send you threw a lengthy automated message and hold you on hold for 10 to 15 mins and sometime they disconnect the call after you waited causing you to repeat the process.	Jan 8, 2013 10:43 AM
25	Same when on telephone. Communication and/or language barriers, no understanding of issues and situations.	Jan 8, 2013 10:40 AM
26	NOT SURE	Jan 8, 2013 10:27 AM
27	None	Jan 7, 2013 12:28 PM
28	don't know	Jan 7, 2013 9:27 AM
29	Too many foreigners don't get what you are trying to explain to them	Jan 7, 2013 8:14 AM
30	I called about a concern and the representative helped me use my points so they didn't expire.	Jan 6, 2013 1:51 PM
31	CSR's seem more helpful.....	Jan 6, 2013 12:08 PM
32	I often cannot understand what the person is saying as english is a 2nd and not quite useable language.	Jan 5, 2013 1:40 PM
33	to many computers instead of "real" people	Jan 5, 2013 10:36 AM
34	It is difficult to speak to a machine or automotive line	Jan 4, 2013 12:58 PM
35	I Would Try And Call And Was Put On Hold For An Hour Or More Transferred To Someone That Could Not Speak English Very Well When I Was Able To Reach Someone I Was Transferred So Many Times I Have Received Harrassing Phone Calls On Sunday During The Week From Card Holders After Asking Them Not To Call My Number Again I Reported This Matter To The FCC I Still Have Received Calls I Regeistered With The Do Not Call List & Still Received Calls	Jan 4, 2013 9:12 AM
36	Quite often the customer service rep is located overseas and it is extremely difficult to understand what they are saying. In addition, outsourcing these services seem pretty risky to me. I often request to speak to a U.S. customer service rep.	Jan 4, 2013 8:42 AM

Page 5, Q13. In the last two years, have you found phone or customer service communication with card issuers to be:

37	There's an inherent lack of willingness to work with consumer. They also "bank" on consumer being uninformed.	Jan 4, 2013 7:44 AM
38	I have found that customer service does not treat you as a valued customer, but as if your intent is not to pay your bill. In one instant they refused to tell me why my credit limit was reduced by \$2,000 last year. They also refused to negotiate, when asked if they could reduce my interest rate. One creditor had the nerve to accuse me of wanting to spend more if I they reduced the rate. My goal was to be rewarded for not missing a payment in two years when they wanted me to skip a month!	Jan 4, 2013 7:00 AM
39	People seem to be irritated right from the start of the conversation.	Jan 4, 2013 6:57 AM
40	I am pleased with the responsiveness, it is better than before...	Jan 4, 2013 6:07 AM
41	If you do not want to electronically pay them, they will not work out any deals, very hard and very aggressive to deal with	Jan 4, 2013 5:56 AM
42	USE TO HAVE CREDIT CARD VISA FROM BANK OF AMERICA WITH 4% AND I USE TO MAKE PAYMENTS ON MONTHLY BASES , THEN ONE DAY THEY DECIDED TO CANCEL THE ACCOUNT AND IT WAS IMPACTED THRU MY CREDIT REPORT AT SAME TIME I SPOKE WITH THEM ABOUT IT AND THEY TOLD ME THAT THE AMOUNT THAT I OWE IS OVER THE LIMIT AND I THINK IS A NONSENSE.....AT THIS TIME I KEEP MAKING PAYMENTS TO AN ACCOUNT THAT IS CLOSED BY THEM (MY CREDIT REPORT IS DAMAGED) AT SAME TIME THEY DECIDED TO GIVE ME 15 % INTEREST.....ALL I NEED IS YOUR HELP	Jan 3, 2013 8:08 PM
43	It used to be that if a credit card was in your name and your spouse name, either could talk to the credit card companies. Several years ago they changed and said they can only speak with the primary card holder. This to me isn't fair nor is it helpful to the spouse who pays the bills. If both names are on the account, then both should be able to access information on that account. Rest assured if the primary card holder did not pay, they would come after the spouse. It is only right that both have access.	Jan 3, 2013 7:37 PM
44	I actually got Juniper to lower my rate a little bit.	Jan 3, 2013 6:09 PM
45	I call them if I have a question.	Jan 3, 2013 6:04 PM
46	Rude and ignoring call hour rules harassing several times a day	Jan 3, 2013 5:46 PM
47	Have to pull the words out of the CSR's mouths...	Jan 3, 2013 5:23 PM
48	BUG YOU TO DEATH....	Jan 3, 2013 3:56 PM
49	They have moved most customer service to either the Philippines or India.	Jan 3, 2013 3:38 PM
50	numbers often on the back in small print	Jan 3, 2013 3:37 PM
51	Some are better than others in that they treat the customer with respect.	Jan 3, 2013 3:37 PM
52	VERY GOOD SERVICE	Jan 3, 2013 3:28 PM

Page 5, Q13. In the last two years, have you found phone or customer service communication with card issuers to be:

53	voice recordings which transfer you from one to the other place then get cut off.	Jan 3, 2013 3:20 PM
54	For what ever reason... they seem to be reading off a script, and you cant budege them off it...	Jan 3, 2013 2:56 PM
55	Minimally improved	Jan 3, 2013 2:39 PM
56	Too many options on every call which sometimes leads me away from the department I am seeking.	Jan 3, 2013 2:35 PM
57	No info given and abusive reps	Jan 3, 2013 2:27 PM
58	Faster service; and more polite service	Jan 3, 2013 2:22 PM
59	Not friendly at all.	Jan 3, 2013 2:14 PM
60	They keep you waiting longer and it is harder to get a human being on the phone.	Jan 3, 2013 2:10 PM
61	Phone communication is horrible -- long menu, long wait time, operator doesn't have authority to handle my problem.	Jan 3, 2013 2:09 PM
62	I have found that most customer service people to be better informed and better listeners. It also seems that fewer customer service personnel are from other countries.	Jan 3, 2013 1:37 PM

Page 5, Q14. Have credit card billing errors that you've brought to the card issuer's attention been corrected?

1	It's difficult to get things corrected when you get transferred around and around and being placed on hold for a long, long time until you eventually give up altogether. Writing communication takes weeks if not months for a response and again, reply tends to refer to other sources for help. The cycle is endless and unresolvable.	Jan 21, 2013 6:00 PM
2	paid for something never rec'd from Pet company they resolved it by taking the chg off then I repaid as I use this website (or used to) to buy things for my cat. Now they will not accept an order from me	Jan 15, 2013 1:56 PM
3	Haven't identified any obvious errors that I've had the time to notice, so to speak ...	Jan 15, 2013 1:37 PM
4	Wrong amount was charged by gas station where I have purchased my gas. One month.	Jan 12, 2013 5:59 AM
5	The response has been very slow	Jan 11, 2013 9:54 PM
6	Charges on my card were done without my knowledge. The credit card reversed the charges, but later reversed that decision and demanded payment. I explained that I did not agree to charges for credit report issue on a monthly basis--only wanted 1 charge at the time to review my credit report.	Jan 10, 2013 8:51 PM
7	sandwich shop payment showed up at \$1700 rather than \$17.00. No problem getting this corrected.	Jan 9, 2013 5:18 PM
8	haven't had any errors	Jan 9, 2013 6:25 AM
9	4 trys	Jan 8, 2013 10:58 PM
10	Had to report Walmart card lost and pay my November bill as required. Had a hard time getting payment moved to the new accout and was given a late fee. The late fee was waived but I still have to pay November again and now December. Walmart informed me that no matter who is responsible for the error, once the bill is printed, no adjustments are made to bring the account current and reduce the amount due. My payment due rose to 65.00 when a payment was sitting on the account.	Jan 8, 2013 4:46 PM
11	Charged twice for same item. They told ME to try working it out with the retailer. It was kind of a pain, several calls to talk to a manager, but I guess what quicker than if they investigated.	Jan 8, 2013 3:16 PM
12	Noticed some incorrect charges or a compromised card and they dealt with it promptly.	Jan 8, 2013 1:55 PM
13	Issue resolved right away	Jan 8, 2013 1:26 PM
14	See my comment on Wells Fargo	Jan 8, 2013 1:00 PM
15	Only had one problem. It took almost 2 weeks for a check to be posted. We were carged a late fee but when we called Verizon, they removed the fee.	Jan 8, 2013 12:59 PM
16	The was a misc. interest charge that they would not remove. No explanation of what it was. This was with American Express.	Jan 8, 2013 11:09 AM

Page 5, Q14. Have credit card billing errors that you've brought to the card issuer's attention been corrected?

17	No comment	Jan 8, 2013 10:43 AM
18	they (Discover) took care of the problem	Jan 8, 2013 10:42 AM
19	we had a charge on our card from paris, france - we have never been there and did not order anything. the credit card was called and took the charge off but it kept reappearing. we had to cancel that card.	Jan 8, 2013 10:34 AM
20	The bill was never received so the company reversed the late fee.	Jan 8, 2013 10:28 AM
21	STILL PENDING	Jan 8, 2013 10:27 AM
22	Credit card corrected a charge that was due to fraud	Jan 8, 2013 10:09 AM
23	A purchase that I did not make was removed, but it took a MONTH.	Jan 8, 2013 10:03 AM
24	Had a fraudulent charge on my card. They removed it quickly and backed out the interest.	Jan 8, 2013 9:59 AM
25	some have been corrected	Jan 5, 2013 10:36 AM
26	The issuer claimed I missed a payment. I did not. It took 3 month to resolve.	Jan 4, 2013 5:28 PM
27	Had fraud charges and they immediately took them off	Jan 4, 2013 3:03 PM
28	Within 30 days.	Jan 4, 2013 2:16 PM
29	I was unaware of the refund I was entitled to.	Jan 4, 2013 12:58 PM
30	I scheduled auto pay for the minimum amount due the day before the due date. If possible I pay more. For this particular card I had no revolving balance. I paid off the balance due on the due date (prior to cutoff) but was charged interest. Chase viewed the min pay as the payment and didn't adjust based on the balance pay. This happened for 4 months. I was credited all interest.	Jan 4, 2013 10:23 AM
31	Haven't noticed any	Jan 4, 2013 9:49 AM
32	charge on my card, not my charge. corrected in 48 hrs	Jan 4, 2013 7:38 AM
33	Unauthorized charge was removed immediately, card reported lost, and new card issued same day.	Jan 4, 2013 7:12 AM
34	I had gone to a phishing site. I When I realized it was fraudulent, I called the creditor who cancelled my credit card and charged me \$500 in extra fees on a \$1250 mistake, I made. They lied and told me that they would credit my account the \$500, never did. When they finally realized I was the victim, they promptly closed the account and refused to deal with me. I am still paying off balance.	Jan 4, 2013 7:00 AM
35	Upon continued complaining it took more than 60 days to correct the problem.	Jan 4, 2013 6:00 AM
36	Resolved after period of investigation	Jan 4, 2013 3:43 AM
37	THEY DONT GIVE YOU NOTIFICATIONS ON TIME	Jan 3, 2013 8:08 PM

Page 5, Q14. Have credit card billing errors that you've brought to the card issuer's attention been corrected?

38	Charged for purchases I didn't make. CC company removed the charges.	Jan 3, 2013 7:37 PM
39	Billed for item that was never ordered or received The problem was resolved in one phone call to the card issuer.	Jan 3, 2013 7:12 PM
40	Sure they correct it as long as I call to request the removal of the "fake late charge".	Jan 3, 2013 6:17 PM
41	Amex	Jan 3, 2013 5:46 PM
42	removed the late fee	Jan 3, 2013 5:23 PM
43	Yes, for that month, but the next month they show up again...	Jan 3, 2013 5:23 PM
44	they made the mistake by applying a payment meant for one card to a different card. This in return made the payment late (charging me a fee), made me over the limit (charging me an other fee). That happened more then once, I called and talked with a Manager only for them to tell me that it was my problem. No correction was made.	Jan 3, 2013 4:18 PM
45	not YET	Jan 3, 2013 3:20 PM
46	There were post timing issue cause I had balance that I was not aware of it. Then I got interest charge. When I ask them I want to pay off to remove that charge, I was told 'can't. Need to wait period of time to remove that'.	Jan 3, 2013 2:52 PM
47	incorrect charge on statement handled well and reversed. Action did take a good month + and required considerable paperwork on my part to prove error	Jan 3, 2013 2:36 PM
48	Yes, I have had several billing problems taken care of in one phone call. In addition, I have appreciated the fraud detection phone calls that I have received from companies. For example, my debit card number and PIN were compromised and with one trip to the bank everything was solved in my favor.	Jan 3, 2013 1:37 PM

Page 5, Q15. Have your payments been posted to your account(s) on time?

1	When I make a quick collect, the payment is not applied same day, it uploads at midnight. even though I have paid the extra \$9 for payment to be posted immediately.	Jan 16, 2013 10:20 PM
2	Yes, but AT&T Universal Card (CITI) is a little bit slower to post payments than what I've experienced with other credit cards.	Jan 15, 2013 1:37 PM
3	I think so.	Jan 14, 2013 8:55 AM
4	Some of the companies hold the payment so I am charged a late charge	Jan 11, 2013 9:54 PM
5	I don't use online accounts	Jan 11, 2013 2:50 PM
6	Chase always seems to delay several days before posting payments made by phone whereas American Express posts them immediately. Not sure why Chase drags its feet.	Jan 11, 2013 10:22 AM
7	Don't use this service	Jan 9, 2013 3:31 PM
8	I only pay electronically now because several years ago I had ongoing problems with Citibank and their inability to post payments in a timely manner despite my having delivery confirmation of my payment being delivered within 1 week of the due date. The excuse given for the extended time taken to post it were weak at best and I decided creditors could not be trusted.	Jan 8, 2013 9:27 PM
9	Walmart should have noticed a payment was made on a canceled card due to be reporting it lost. It took 3 agents to convince them a payment was made. This was very frustrating and an unfair outcome for me, the consumer.	Jan 8, 2013 4:46 PM
10	not applicable	Jan 8, 2013 4:28 PM
11	id make a payment and because it was done on a weekend or the day it was due i was told id have to pay a late fee	Jan 8, 2013 2:47 PM
12	If I loose mycredit card or if my credit card gets stolen it takes me too long to see Internet credit card status. It takes me too long to figure out what if any charges on credit card happened without me knowing.	Jan 8, 2013 2:17 PM
13	They always seem to lag. The amount "dissapears" from my checking account and does not appear as paid for a couple of days, even though they claim they pay it within the day.	Jan 8, 2013 1:55 PM
14	not sure need to research this!	Jan 8, 2013 1:25 PM
15	My Macy's American Express often posts scheduled payments as much as 3 business days later than I requested they be made (always before the payment due date). I have complained about it and the response has been that they are allowed that leeway. I have never been charged fees for late payments due to this but as an obsessive finance-tracker, it makes me angry.	Jan 8, 2013 1:18 PM
16	The payment was made and received on Friday and not posted until Monday which caused a late fee,	Jan 8, 2013 1:00 PM
17	Except the one time --see the previous question.	Jan 8, 2013 12:59 PM

Page 5, Q15. Have your payments been posted to your account(s) on time?

18	Capital One cards take a long time to post even though the payment is made on time, therefore Capital One will consider this payment late in their best interest with a late fee of \$35.00 Very wrong how they do business regards to handling consumer cards & the interests rates are high. Discover cards are very good to post your payment on time even though the payment is submitted through Sears. Discover will post your payment 3 days later or so but will consider your payment on time & Discover will not hassle you & will work with you to manage your payments problems that might arise.	Jan 8, 2013 12:50 PM
19	Paymenjts made on due date with AMEX posted as late	Jan 8, 2013 11:09 AM
20	I have a constent problem with New Millennium Bank. They hold my payments for up to seven days even after the amount has cleared the bank. So I began to make smaller payments each week. Since the interest is computed daily and no grace period is allow, they often hold my payments and apply two or three payments right before the closing date. Sometimes they even back date when they recieved and applied the payments. Normally I call them and they change the minimum about date due and give me a .02 or .03 credit on the interest over billing charge. They should be seriously fine for this.	Jan 8, 2013 10:43 AM
21	Most times. Some have restrictions w/ time zones which can impact when the payment is considered received.	Jan 8, 2013 10:40 AM
22	Card company claims that I need to send my payments early earlier	Jan 4, 2013 12:58 PM
23	I pay online. One creditor (Bank of America) credited the next day (1) day after the due date and charged me \$50 late fee. I had to have the bank call them to verify they sent it on the due date which they did. They credited my late fee but told credit bureau, I paid that monthly bill late and charged an extra \$75 in interest.	Jan 4, 2013 7:00 AM
24	Some electronic payments done much later than promised though debited.	Jan 4, 2013 6:16 AM
25	I make my payments either the day before the due date or on the due date and they always try to tell me I need to make my payments earlier to allow for their in-house processing. This is ridiculous.	Jan 4, 2013 6:00 AM
26	Most of the time but not always.	Jan 3, 2013 11:31 PM
27	EVERY PAYMENT IS DONE ON TIME BUT THEY KEEP PLAYING WITH INTEREST%%%%%%%%%	Jan 3, 2013 8:08 PM
28	According to my credit union yes, on the statments sometimes yes, sometimes the next day.	Jan 3, 2013 6:17 PM
29	They are held up by Bank of America and citi on a regular basis	Jan 3, 2013 5:46 PM
30	They always apologize for mis-understanding.....	Jan 3, 2013 5:23 PM
31	Chase delayed a payment i made on 12/14/2012 and posted it on 12/17/2012. I was charges a late fee and interest. I made the payment at 12:00PM that day at a Chase bank in cash.	Jan 3, 2013 5:13 PM
32	I have mailed my payment in 10 days before due and they have posted past their	Jan 3, 2013 4:18 PM

Page 5, Q15. Have your payments been posted to your account(s) on time?

due date in return I have had late charges tacked on to my account.

33	when I do online I get a confirmation of payment before my payment is late , yet at times when I receive my new months bill, it has a late fee charge	Jan 3, 2013 2:09 PM
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Page 5, Q16. Since the CARD Act, have your card issuers treated you:

1	The two or three card issuers who raised my interest rate stated they did so for all of their customers, sometime during 2008-2009; it did not make a difference to them that I had never been late or delinquent making a payment in over a decade for any of my credit cards, ever. It did not matter to them that I always made at least my minimum payments on time but typically made payments that greatly exceeded the minimum monthly payment amount --- and that I often paid my entire balance owed in full. On one card, Capital One, the interest rate doubled in one shot, I believe sometime during 2008-2009.	Jan 15, 2013 1:37 PM
2	Although i have established an excellent pay history with all my creditors they are not willing to negotiate lower interest rates.	Jan 15, 2013 1:26 PM
3	keep reducing credit, hence my FICA score and increases cost of credit.	Jan 14, 2013 8:55 AM
4	There is no interest in customer service and interest rates have skyrocketed. I did not know my one card was at 59%	Jan 11, 2013 9:54 PM
5	But they complain more about regulations.	Jan 10, 2013 9:54 AM
6	No problems.	Jan 9, 2013 7:24 AM
7	citibank changed when it adds interest occasionally making my balance 1-2 dollars of my limit, which of course causes over the limit fees.	Jan 8, 2013 9:27 PM
8	the reates do not seem to comprable to the risk	Jan 8, 2013 7:45 PM
9	CAP ONE is ALWAYS GREAT AT CS, but others are rarely if ever NO!	Jan 8, 2013 6:34 PM
10	If I have a problem, they are very supportive and work to resolve my issue.	Jan 8, 2013 6:23 PM
11	So far, the card issuers have been polite and helpful when I needed it.	Jan 8, 2013 4:46 PM
12	bla	Jan 8, 2013 2:47 PM
13	communications seem to cover more issues and questions.	Jan 8, 2013 1:23 PM
14	I'm their ideal customer--I have an above-average income and use my cards to get rewards and I also carry a small balance almost every month. It adds up to profitability for the card issues. I get good treatment, though I have seen no change. My now-wife, brother and sister have all had serious problems with their cards. Wife--misleading enrollment in tough-to-cancel "insurance" program, sharp rate increase and line decrease. Brother--turned 21 in 2012 and cannot get credit; our mother is poor and can't help him establish it, which is what all his friends have done to get credit. Sister was, perhaps through carelessness, fooled into transferring balances to a new card based on a teaser rate that expired. I'll forward this survey to all of them.	Jan 8, 2013 1:18 PM
15	See explanation on Wells Fargo	Jan 8, 2013 1:00 PM
16	Yes B of A offered 4% to pay off closed account that had double in size because of late and over balance fees	Jan 8, 2013 12:38 PM
17	They are absolute in their responses, and say their hands are tied because of the new law.	Jan 8, 2013 11:09 AM

Page 5, Q16. Since the CARD Act, have your card issuers treated you:

18	They use overseas collection agents now	Jan 8, 2013 10:51 AM
19	They have found ways around the new laws and they continue to take advantage of consumers. Especially the customers with less than perfect credit ratings.	Jan 8, 2013 10:43 AM
20	Reduced credit lines, which has snowball effect. This reduces credit score, which has caused increased payments and costs for insurance, ect, caused other creditors to reduce credit lines based on scores, although I do not have 30 day late payments.	Jan 8, 2013 10:40 AM
21	CANT REALLY COMPARE	Jan 8, 2013 10:27 AM
22	Never noticed any unfair treatment.	Jan 8, 2013 10:11 AM
23	when I have to call them, I get a more respectful response from their representatives.	Jan 8, 2013 10:02 AM
24	As soon as the act was coming into force, credit card companies raised the interest quickly.	Jan 7, 2013 6:01 AM
25	If you pay before 3pm on a business day it is suppose to post . Did this a few time and posted next business day	Jan 6, 2013 3:14 PM
26	Discover card brought our interest rate down...!!!! because we pay on time.....	Jan 6, 2013 12:08 PM
27	The monthly fee	Jan 4, 2013 9:37 PM
28	Card companies do care. They only meant their money. I asked for a percentage decrease so I can pay a higher monthly payment sand they (bank of America) declined to do so.	Jan 4, 2013 12:58 PM
29	I feel like I am being treated as a pariah. The representatives, play hardball, refuse to listen and one even told me to stop complaining.	Jan 4, 2013 7:00 AM
30	No activity in this area to establish level of fairness... but some were very autocratic before the card act.	Jan 4, 2013 6:07 AM
31	They are less willing to work with you.	Jan 4, 2013 6:00 AM
32	don't want to even talk to me unless I will EFT my payments or make deals in their favor, no forgiveness.	Jan 4, 2013 5:56 AM
33	Given the structure of the game If I have an excellent credit rating and more than a decade of history with the card, always paying more than double the minimum or more, company I should be getting the best rate available. But I have to harass the company just to get them to consider it	Jan 4, 2013 3:51 AM
34	Little interaction	Jan 4, 2013 3:43 AM
35	They seem to be more pleasant and willing to help in difficult situations. At least the cards I now have.	Jan 3, 2013 8:09 PM
36	I BELIEVE IN BANK OF AMERICA THERE IS NOBODY THAT UNDERSTANDS	Jan 3, 2013 8:08 PM

Page 5, Q16. Since the CARD Act, have your card issuers treated you:

	ANYTHING ABOUT CREDIT CARD ACT AND ALL I KNOW IS BECAUSE EAR IN EAR OUT!!!!!!!	
37	Past history is no longer given any value. New rules run rough shod over card holders.	Jan 3, 2013 7:37 PM
38	Very well	Jan 3, 2013 7:28 PM
39	I try my hardest not to call	Jan 3, 2013 6:24 PM
40	I don't see much difference as I pay on time and if you do that they don't bother you.	Jan 3, 2013 6:09 PM
41	Closed my accounts with a lie.	Jan 3, 2013 6:04 PM
42	No regard for job loss unwilling to accept what can be paid if it is not complete payoff or the minimum even if filing bankruptcy where they get nothing	Jan 3, 2013 5:46 PM
43	Because it will always be my fault. They have the power to make corrections but refuses.	Jan 3, 2013 4:18 PM
44	Worse. But not unfairly. Except for Capitol One bank that claims can only be made by phone, not by mail.	Jan 3, 2013 4:13 PM
45	raising rates --	Jan 3, 2013 3:38 PM
46	GOOD	Jan 3, 2013 3:28 PM
47	Have not had much contact with the card issuers	Jan 3, 2013 3:20 PM
48	have little interaction with card providers.	Jan 3, 2013 2:46 PM
49	I haven't noticed anything	Jan 3, 2013 2:42 PM
50	I was told if I complained I would not work again	Jan 3, 2013 2:27 PM
51	They wanted to reduce by credit limits which then affected credit score.	Jan 3, 2013 2:12 PM
52	They spend as little on customer service as they can get away with.	Jan 3, 2013 2:10 PM
53	Because I know my Federal rights, consumer protection laws, and the new Credit Card Act, I have had no problem with any card, especially when I say, "Pursuant to my rights under the Fair Credit Reporting Act and the new Credit Card Act, I want the following to occur....."	Jan 3, 2013 1:37 PM

Page 5, Q17. Have you had any experiences with your credit card, in the last two years, that you believe were unfair, misleading or deceptive?

1	I changed card companies because I pay twice a month and the credit card company said that I had not paid on the due date.	Jan 22, 2013 5:11 PM
2	Promotion doesn't automatically credit to your account. You gotta remember and call in to have it done; otherwise, it's a miss and there's no retroactive on promotion.	Jan 21, 2013 6:00 PM
3	Unable to detect changes, but not as much negotiating possible.	Jan 19, 2013 3:00 AM
4	The minimum amount varies from month to month, sometimes it is higher, even though my credit card balance generally goes lower.	Jan 17, 2013 3:06 PM
5	I was never told about the CARD ACT and as I am 74 and disabled and do not watch much TV I just make sure I make a pmt before pmt is due	Jan 15, 2013 1:56 PM
6	Not that I am aware of ...	Jan 15, 2013 1:37 PM
7	Not willing to lower interest rates or offer internal repaymewnt programs to allow me to pay off my balances in a shorter period of time.	Jan 15, 2013 1:26 PM
8	Raising rates on high balance card.	Jan 14, 2013 8:55 AM
9	The way interest is formulated is difficult and all rates are higher than expected.	Jan 11, 2013 9:54 PM
10	It seems like all the solicitations that I get for new cards contain at least some misleading info - interest rates aren't clear, fees are garbled - ugh	Jan 11, 2013 10:22 AM
11	I agreed to a credit report charge for a one-time review of my credit report. I did not agree to monthly charges, and when I informed the credit card company, nothing was done.	Jan 10, 2013 8:51 PM
12	Monthly maintenance fee of \$6.00 on one of my cards that they could not explain	Jan 10, 2013 4:25 AM
13	the foreign current fee is entirely unjustified, therefore always unfair	Jan 9, 2013 5:18 PM
14	Bank of America World Points Reward Program--they don't tell you that if you transfer your points to another card or another person's card, the points expire. If you don't transfer the points, then the points don't expire. I loss 15,000 points by transferring points to my husband's card and didn't redeem them right away	Jan 9, 2013 3:34 PM
15	I guess annual charges come as a surprise when I thought I'd signed up for a free card. Can't remember the year.	Jan 9, 2013 12:18 PM
16	VERY HARD TO GET TO TALK TO REAL PERSON...	Jan 9, 2013 7:51 AM
17	My Discover card, I missed a payment, 1 in over 15 yrs with them, and it was like 6 days late, they raised my interest rate and made do automatic withdrawl every month, when this card is paid off I done with them.	Jan 9, 2013 4:32 AM
18	I had a gas card volaro and i wanted to keep paying on it and keep it in good standing during my bankruptcy but though i had never been late they cut me off.	Jan 8, 2013 10:58 PM
19	I believe increasing the interest on an account that is always paid on time is not	Jan 8, 2013 9:27 PM

Page 5, Q17. Have you had any experiences with your credit card, in the last two years, that you believe were unfair, misleading or deceptive?

	only unfair but criminal. Our government allows credit card companies to steal from citizens, by passing useless laws that are completely impotent.	
20	none that I can even remember.	Jan 8, 2013 6:45 PM
21	Emerge told me at the END (1 +/- mos) 2010 they were not going to handle charging anymore, but would only take pymnts. (Well, finally paid off FEB 2012). I thought it was short notice and they should have at least made lower interest or something since the cardholder was the one left in the "cold" since they didn't have anything to charge, but had to pay and the interest went up about 4% - not exact.)	Jan 8, 2013 6:34 PM
22	Walmart who refused to adjust payment made because it was made on a card lost and they will not adjust the account with a credit that would reduce the current amount due.	Jan 8, 2013 4:46 PM
23	probably, but I pay in full so that I don't have to deal with this. I do believe they are misleading and deceptive, but I've had credit cards for 30 years and nothing will ever change.	Jan 8, 2013 4:28 PM
24	they lowered my limit w/o notice to me because my credit score was lower even though i was far away from my balance and never missed a payment in 7 years	Jan 8, 2013 2:47 PM
25	I think the whole credit card system is very deceptive. Corruption. A friend from another country ---india--outside the USA told me few years ago that when he first entered USA his advisors told him "there's no way to get ahead financially here. But since you're from outside USA get as many credit cards as you can charge them up to the max then abandon your debt by returning to India." Anotherwards the credit card system is so corrupt don't even attempt to pay back credit.	Jan 8, 2013 2:17 PM
26	Late charge of \$35 no grace period when sick! Call customer service and they have the wrong or not up to date info on account Billing statement is on the 5th of the month but my payment is due on the 28th of the month and they need to send account reminders ~ they do not do this!	Jan 8, 2013 1:25 PM
27	Please read my previous explanation regarding Wells, Fargo. This was definitely fraud and deceptive.	Jan 8, 2013 1:00 PM
28	Not accepting disputes because the merchant disagreed	Jan 8, 2013 12:04 PM
29	I do want to explain that I use AMEX so I don't carry a balance. Their customer service has always been great.	Jan 8, 2013 11:44 AM
30	American Express cancelled all of my accounts after an e-mail regarding an authorized user. No payments were late, and I was current with everything else, and way under the credit line. They said once closed or cancelled, the cards can not be reopened. This caused a cascading effect on my other cards and have forced me into bankruptcy. I was not late on any cards, nor did I receive the e-mail that American Express said they sent. I asked for an account reconciliation, which was ignored.	Jan 8, 2013 11:09 AM
31	Verbal agreements to close accounts not honored. Collection practices of third	Jan 8, 2013 10:51 AM

Page 5, Q17. Have you had any experiences with your credit card, in the last two years, that you believe were unfair, misleading or deceptive?

	parties not in line with the laws.	
32	the entire contract.last sentence say's they can change anything for any reason,at any time. that is not a contract.	Jan 8, 2013 10:44 AM
33	I received recently a notice from Sears indicating they would deny usage of the card. I have not used that card over two years. So I took the notice to my financial officer who indicated this could hurt me for the notice is indicating to other financial institutions that I have been charging but not paying my bill which is fraudulent/falsehoods. I called Sears customer service, and the rep says nothing about the notice, goes right to the fact I owe which I am aware of, and have been contacting the creditor regarding hardships. The rep never once acknowledged any part of what I was asking	Jan 8, 2013 10:43 AM
34	A creditor of mine advertised a low rate and then in very small fine print in the terms and condition segment mentioned a \$12.00 per month maintenance fee would be waived in the first year and would be imposed in the second year. This amounts to a \$144.00 in additional annual fees along with \$75.00 up front fee for the card with a \$300.00 limit. \$144.00 plus the \$75.00 annual fee amounts to a \$219.00 annual fee, allowing this creditor to receive a 73% of annual fee over and above the 25% imposed by the new law. These people need to be criminally prosecuted.	Jan 8, 2013 10:43 AM
35	Spirit airlines credit card - they sell it as a great way to get free trips but we had so much difficulty getting tickets - there was never any flights available on the days we wanted them even though we could find plenty when not going through the card- we ended up pretty disgusted and just took a weekend in Vegas to use it up before we cancelled the card.	Jan 8, 2013 10:34 AM
36	LATE FEES, OR OVER THE LIMIT FEES, THAT WERE NOT CAUSED BY ME. THE REVERSED THOSE FEES.	Jan 8, 2013 10:27 AM
37	I forget to make my regular monthly payment only one time in a credit history that has been for more than 3 years without any late payment.	Jan 8, 2013 10:20 AM
38	don't want to lower interest on existiing credit card	Jan 8, 2013 10:01 AM
39	they raised my interest on my account when i have never been late on a payment and always pay more than the minium payment.	Jan 7, 2013 6:01 AM
40	Decreased credit limit when bill pd off from \$6900 to \$400, effecting credit. Two other cards deceased limit to exactly what was owed hurting credit score - and I have never been late! Stated balance owed versus credit limit - but it is because they lowered the credit limit - not that I used more!	Jan 7, 2013 3:31 AM
41	I think changing from a fixed to a variable and raising transfer fees and o% balance check fees are unfair. I would drop them all if I could	Jan 6, 2013 9:34 AM
42	but again this is all thanks to the government getting involved in privae industry	Jan 6, 2013 8:23 AM
43	more special offers	Jan 5, 2013 3:09 PM
44	We have been threatened with derogatory credit ratings. I was in an car	Jan 5, 2013 1:40 PM

Page 5, Q17. Have you had any experiences with your credit card, in the last two years, that you believe were unfair, misleading or deceptive?

	accident and making payments has been difficult. Although Sears has been very nice.	
45	The \$12.99 monthly fee which keeps you owing a balance on top of what you already owe.	Jan 4, 2013 9:37 PM
46	All said in application that if good credit and payments made that interest rates would drop. Not a single one of the seven cards kept their word on that. Even after asking several times. Now it is like well we got you and that is it.	Jan 4, 2013 7:36 PM
47	Doubling the minimum payment was a bit harsh. I do it anyway, but I didn't like being forced to. I think they did it because I had such a low interest rate....4.9%	Jan 4, 2013 3:00 PM
48	JC Penney is the WORST!!! I've been a long time cardholder & I can't get over paying \$132.00 in Interest every month. My balance is \$5,400.00 my monthly payment is \$277.00. Awful.	Jan 4, 2013 2:16 PM
49	They keep telling me no promotions I offers to reduce interest rates.	Jan 4, 2013 12:58 PM
50	Gigantic raise in interest rates without any reason (never paid late, always pay more than minimums, etc.)	Jan 4, 2013 10:56 AM
51	I felt that before the laws were changing they raised the interest rates. CRAZY	Jan 4, 2013 9:49 AM
52	Was Not Issued A Credit Card But Was Billed Was Given A Confirmation Number After Being Told I Would Not Be Charged Or Billed I Was Never Issued A Card From Care Card Was Mislead By The Company I Sent Certified Letters To The Card Company Matter Has Not Been Resolved As Of Yet	Jan 4, 2013 9:12 AM
53	I applied for an American Express Card with Macy's, and the could not send me a separate bill for my Macy's charges and those on my Amex. When I asked why, I was told "That's our policy." It's a stupid policy, and one that confuses the consumer. AMex should be castigated for such a policy.	Jan 4, 2013 8:30 AM
54	Walmart card (Discover card) advertized a \$20 off on your 1st purchase if you filled out an application and recieved a card but the \$20 was only credited to your 1st bill which never was credited. Dicover made out big on that one.	Jan 4, 2013 7:28 AM
55	I was an invitation to join a new credit card that paid higher rewards. The letter told me I was approved and would have credit up to \$5000. I went online completed it and was told I would have my credit card in two days. I received an e-mail saying I was denied based on my credit history which was 765 at the time. The note said it had to be credit of at least 735 or higher. I immediately paid off my other credit card with them and severed ties with the company.	Jan 4, 2013 7:00 AM
56	When I was notified of the rate change and indicated I would not continue to use the card at that rate, she immediately cancelled the card. I intended to pay it off and keep the card. I was able to pay down the balance at the current rate, but my credit report to a big hit with the cancellation.	Jan 4, 2013 6:57 AM
57	This minimum interest charge of \$2 on lower balances is not right and should not be allowed. They already get higher interest than they should. Back in the recession of the 1980's they raised the interest from 12% to 18% "temporarily"	Jan 4, 2013 6:41 AM

Page 5, Q17. Have you had any experiences with your credit card, in the last two years, that you believe were unfair, misleading or deceptive?

and never lowered them again. Now they routinely charge 22% to 25% INTEREST! It should have been lowered a long time ago. President Bush the 2nd told everyone to go shopping every time the economy hit a glitch-it was the patriotic thing to do, and just made the banks richer. And the same few banks buy up all the store credit cards and are huge monopolies.

58	I find with all my credit cards except my Visa from my Credit Union that they are still impossible to dent. I have pleaded with Citibank to lower my APR down from 20.9%. I have been a card holder with them over 20 years and always in good standing w them and all my accounts. At 20/9%, it is extremely hard to pay down the card. They just won't work with you.	Jan 4, 2013 6:39 AM
59	I am constantly having to fight with them about fees and other charges.	Jan 4, 2013 6:00 AM
60	If you dispute a charge because what you received was misrepresented and the seller disagrees, the credit card says they can't honor the dispute	Jan 4, 2013 5:45 AM
61	See number 16	Jan 4, 2013 3:51 AM
62	Wish they would quit sending paper checks in the mail.	Jan 3, 2013 11:31 PM
63	AX declined raising my limit even though I have been with them for years and have auto pay.	Jan 3, 2013 8:48 PM
64	Creditor agreed on balance reduction payment on higher balance. Paid as agreed for 2-years then I lost my job and tried to lower payment, creditor refused to negotiate the terms. Balance was \$15k reduced to \$5k. Creditor refused to lower payment plan. No recourse as a debtor.	Jan 3, 2013 8:15 PM
65	I USE TO HAVE VISA BANK OF AMERICA WITH 4% AND I USE TO MAKE PAYMENTS ON MONTHLY BASES , THEN ONE DAY THEY DECIDED TO CANCEL THE ACCOUNT AND IT WAS IMPACTED THRU MY CREDIT REPORT AT SAME TIME I SPOKE WITH THEM ABOUT IT AND THEY TOLD ME THAT THE AMOUNT THAT I OWE IS OVER THE LIMIT AND I THINK IS A NONSENSE.....AT THIS TIME I KEEP MAKING PAYMENTS TO AN ACCOUNT THAT IS CLOSED BY THEM (MY CREDIT REPORT IS DAMAGED) AT SAME TIME THEY DECIDED TO GIVE ME 15 % INTEREST.....ALL I NEED IS YOUR HELP	Jan 3, 2013 8:08 PM
66	Unfair for sure. Very complex conditions written in lawyer talk and miniscule type make it almost impossible to read and understand terms and conditions. That makes the terms misleading and deceptive in my book.	Jan 3, 2013 7:37 PM
67	My Wells Fargo was cancelled by Wells because I did a short sale on my home. The payments were always timely. Wells took "rewards points" worth over \$500 from me and would not allow me to redeem them. I complained to Wells in writing and also to the Fed. I am really upset since those points were "earned" and should not have been taken from me when they closed the card...	Jan 3, 2013 7:31 PM
68	see above re: "fake late payment fee"	Jan 3, 2013 6:17 PM
69	Closed my accounts on a lie.	Jan 3, 2013 6:04 PM

Page 5, Q17. Have you had any experiences with your credit card, in the last two years, that you believe were unfair, misleading or deceptive?

70	Teaser rates	Jan 3, 2013 5:46 PM
71	raise in rates	Jan 3, 2013 5:23 PM
72	They always send all the fine print and changes on separate mailings....	Jan 3, 2013 5:23 PM
73	Had the same bank card for 15 years and now the have rewards on their credit card and they will not let me have rewards with my card like others.	Jan 3, 2013 5:13 PM
74	For no reason they raised all of my APR's or I could have closed the account. These were on accounts i never paid late or vent over limit.	Jan 3, 2013 5:13 PM
75	from chase bank	Jan 3, 2013 5:05 PM
76	I think so they can make more money of me. Explaining that the due dates change monthly that's why my bill is always late. If I make the payments on time for 6 months they will lower my rate back down as a sign of good faith effort. It NEVER went back down and I made every effort to get them the payment well before due date to reduce my interest rate back.	Jan 3, 2013 4:18 PM
77	See #16	Jan 3, 2013 4:13 PM
78	HIDDEN CHARGES....	Jan 3, 2013 3:56 PM
79	six years ago I was not able to make an American Express Card payment due to illness. After 3 months late, was able to bring the account up to date, however, AX closed the account. I continued to pay amount due on the revolving portion of the account and was never late. AX continues to report the account as delinquent to the credit bureau impacting the credit score negatively and also listing the account as "in collection" even though it is not. Will not change their reporting.	Jan 3, 2013 3:37 PM
80	An annual fee was charged after the first year which was not disclosed to me.	Jan 3, 2013 3:20 PM
81	But , banks' marketing of other credit products seem to have increased via-mail, phone, etc.	Jan 3, 2013 3:19 PM
82	US Bank is terrible. Never get a card from them.	Jan 3, 2013 2:52 PM
83	As I answer in Q14, I was forced to pay some interest.	Jan 3, 2013 2:52 PM
84	I had late fees charged when payment was made a few hours late on a Sunday to a provider on the east coast when I am in California.	Jan 3, 2013 2:46 PM
85	requests for rate reductions declined even with timely and considerably higher payments made monthly	Jan 3, 2013 2:36 PM
86	Sometimes the card transactions don't work at gas pumps. I never reach card limit.	Jan 3, 2013 2:29 PM
87	Abuse and having my account sold to to Scott Lowrey when it was never in default but on a deferment	Jan 3, 2013 2:27 PM

Page 5, Q17. Have you had any experiences with your credit card, in the last two years, that you believe were unfair, misleading or deceptive?

88	Charging fees which were not necessary. The credit card company removed the fees when I complained	Jan 3, 2013 2:23 PM
89	Citibank told me a product was discontinued and forced me onto the Citi Simplicity card. However, the card (Diamond Preferred) was sent to me as a solicitation six months later.	Jan 3, 2013 2:20 PM
90	Disputed a charge and because the merchant said I did not cancel the program, they took their word until I provided documentation a second time.	Jan 3, 2013 2:16 PM
91	Raising monthly payments	Jan 3, 2013 2:15 PM
92	US Bank is a pain! It took me several tries to close my account- and I waited too long on hold. It took doing everything in writing- followed up by e-mails and phone calls. Their website is very user un-friendly	Jan 3, 2013 2:15 PM
93	Unfair, though I am a good consumer, my rates were increased. the law should have disallowed that.	Jan 3, 2013 2:12 PM
94	care credit, keeps charging late fee even when payment has been confirmed before late time	Jan 3, 2013 2:09 PM
95	Because I read each credit card offer and contract very, very closely, I have avoided accepting what I believe are unfair or deceptive acts.	Jan 3, 2013 1:37 PM
96	So, not in the past two years, but I had a very negative experience with Citi before the CARD act went into effect. The bank raised my interest rate 7 points (from 9.99 to 16.99) for no reason except for costs it anticipated as a result of the CARD act going into effect.	Jan 3, 2013 12:44 PM

Page 6, Q18. If you applied for a credit card in the last two years, were you

1	Never applied	Jan 18, 2013 4:55 PM
2	DNA	Jan 17, 2013 4:26 AM
3	Accepted --- but the approval process took well over a month.	Jan 15, 2013 1:39 PM
4	accepted on one, rejected on another	Jan 15, 2013 9:17 AM
5	I did not apply.	Jan 10, 2013 9:29 PM
6	Accepted and I've had two credit line increases in 6 months.	Jan 9, 2013 3:36 PM
7	Did not apply for credit card in the last 2 years.	Jan 9, 2013 3:32 PM
8	Rejected but decision was reversed and I was accepted after I filed a CFPB complaint	Jan 9, 2013 1:12 PM
9	I have not applied	Jan 9, 2013 6:47 AM
10	Have not applied.	Jan 8, 2013 6:35 PM
11	Have NOT applied for anymore credit cards!	Jan 8, 2013 6:24 PM
12	don't use	Jan 8, 2013 3:46 PM
13	na	Jan 8, 2013 3:03 PM
14	Haven't needed more credit although we get lots of offers.	Jan 8, 2013 1:00 PM
15	Do not apply for credit cards since 2000 (Date)	Jan 8, 2013 11:18 AM
16	I got approved but I chose not to keep	Jan 8, 2013 10:44 AM
17	Not applied for any.	Jan 8, 2013 10:07 AM
18	Immediately after the bill was passed, several card companies dropped my limit to just over my balance and as I paid it down, the limit on my cards were reduced accordingly even though I have not been late in paying any.	Jan 8, 2013 10:03 AM
19	didn't apply fpr new cards	Jan 8, 2013 9:59 AM
20	I have not applied	Jan 8, 2013 9:57 AM
21	I CANNOT APPLY FOR A CARD, I OWE TOO MUCH ON THE ONE I HAVE!	Jan 4, 2013 6:00 PM
22	I Owed A Lot Less Than When I Applied For The First Credit Card Was Issued	Jan 4, 2013 9:25 AM
23	Applied twice, one was rejected and the other was accepted as their terms stated.	Jan 4, 2013 7:03 AM
24	have not applied	Jan 4, 2013 6:08 AM
25	N/A	Jan 3, 2013 7:30 PM

Page 6, Q18. If you applied for a credit card in the last two years, were you

26	Never Applied recently	Jan 3, 2013 7:23 PM
27	I have not applied for new credit cards	Jan 3, 2013 6:26 PM
28	Because the servicing company that Wells Fargo uses to service mortgages has reported incorrect information on my credit and even though I've demonstrated to the credit Bureaus that my loan is paid off, they still will not modify the info on my credit and show me as if I was in foreclosure...	Jan 3, 2013 5:28 PM
29	accepted but at higher rates than my credit deserves	Jan 3, 2013 4:39 PM
30	I have not applied for Credit cards because they are out to rip you off.	Jan 3, 2013 4:27 PM
31	Credit card companies open account despite my clear indication. that they should not if I can not have the full credit line I want.	Jan 3, 2013 4:17 PM
32	haven't applied	Jan 3, 2013 4:10 PM
33	no credit card applications have been submitted.	Jan 3, 2013 3:21 PM
34	n/a	Jan 3, 2013 2:46 PM
35	intentionally have not applied for additional credit cards	Jan 3, 2013 2:45 PM
36	never applied again	Jan 3, 2013 2:28 PM
37	should have 1st asked whether I applied for any credit cards and then jump it the answer is 'no'	Jan 3, 2013 2:18 PM
38	Have not applied for additional credit	Jan 3, 2013 2:09 PM
39	Have not applied.	Jan 3, 2013 2:04 PM
40	Not applicable	Jan 3, 2013 1:37 PM

Page 6, Q19. Has qualifying for credit changed in your opinion?

1	Because I am American Indian and the Haida Tribe is under Sealaska they had an inside theft and my info was among the stolen. They paid a co to watch for fraud for 1 or 2 years after that I could not afford co fee. I don't know if I am still on a Fraud Watch List or not.	Jan 15, 2013 1:58 PM
2	harder now that we are retired.	Jan 15, 2013 9:17 AM
3	don't use	Jan 8, 2013 3:46 PM
4	it's hard to qualify. many card companies have have closed my account for no reasons & others have dramatically lowered the credit limits.	Jan 8, 2013 12:52 PM
5	I sure wish this was out 5 years ago when my interest was raised from 6% to 37% for no other reason than quote unquote.The credit card industry and the economy.What a mess ive been in.Im really glad for the new laws for others to not have to deal with what Ive delt with.Consumer credit card industry,debt reduction companys, courts, collection agencys. What a mess.... Thanks....	Jan 8, 2013 11:34 AM
6	As a housing counselor for a local, non-profit HUD approved housing counseling agency, I have witnessed overwhelming examples that show that applying for credit became extremely difficult around 2009. It has become a little easier in 2012 but is still much more difficult than it was in the mid 2000's. I have not personally felt the strain.	Jan 8, 2013 11:08 AM
7	Harder to qualify, but they have caused the issues relating to scores and credit limits. I know how to manage my finances.	Jan 8, 2013 10:43 AM
8	Haven't noticed change in either way.	Jan 8, 2013 10:13 AM
9	My spouse is a stay at home parent. It is virtually impossible to get a card as household income isn't used. They have great credit but no income.	Jan 4, 2013 10:25 AM
10	I feel a decent interest rate is tough to get now.	Jan 4, 2013 9:51 AM
11	It's Been Much Harder To Qualify Since I First Applied For Credit And Since I Applied For A Credit Card And Owed Less On My Credit And My Credit Card Obligations I Have Been A Victim Of Predetory Lending Because Of The Predetory Lending I Was Caused A Hardship At Times Still I Payed My Bill's	Jan 4, 2013 9:25 AM
12	Much harder to qualify for a refinance mortgage.	Jan 4, 2013 4:58 AM
13	I think its harder for some maybe most. I have not had any problems but I have a good income and good credit	Jan 3, 2013 3:27 PM
14	N/A	Jan 3, 2013 3:21 PM
15	Depends because I could qualify for a major credit card and be denied for a store card. That just doesn't make sense to me as a consumer.	Jan 3, 2013 3:00 PM
16	considerably harder to qualifyy..I work in the real estate industry and know of repeated rejections for loans from stellar qualified borrowers	Jan 3, 2013 2:45 PM
17	Impossible to qualify for any decent rate. I have one bad report on my credit. I have a extremely low debt to income ratio and it does not matter. Too much	Jan 3, 2013 2:41 PM

Page 6, Q19. Has qualifying for credit changed in your opinion?

emphasis is put on the credit score/report!!

18	Just bought a house decided to pay cash, did not want to mess with the banks My score is 820. Also bought a new vehicle, the dealer wanted me to do payments, I kept saying I want to pay cash, I was told I could pay it off after the first payment, My first payment was the entire cost of the car. Does the dealer get extra points for credit apps? Credit is great, but I do not like it being forced.	Jan 3, 2013 2:39 PM
19	Age restrictions for youth is seen as a positive change.	Jan 3, 2013 2:31 PM
20	Because of unemployment our debt to income ratio is not attractive to credit card companies, even though our payment record is impeccable. Usually pay more than minimum; sometimes significantly more. It's the high unemployment that is the major problem.	Jan 3, 2013 2:28 PM
21	I cannot gain access to my credit reports	Jan 3, 2013 2:28 PM
22	haven't applied for credit	Jan 3, 2013 2:18 PM

Page 6, Q20. If you or someone you know is under 21, has being required to have the ability to pay the bill made it difficult get a credit card?

1	ndn't know	Jan 18, 2013 4:55 PM
2	Daughter couldn't get a card.she had a job!	Jan 17, 2013 6:24 PM
3	The payments are often much bigger	Jan 11, 2013 9:56 PM
4	what is there to explain it is harder to get credit when you have no credit	Jan 11, 2013 1:08 PM
5	Don' know anyone under 21	Jan 11, 2013 7:33 AM
6	don't know.	Jan 10, 2013 9:29 PM
7	ultimately even thought my son can pay his bill , he can't get credit because he hasn't had credit.....quite the catch 22	Jan 8, 2013 7:48 PM
8	you need to show how you can pay.	Jan 8, 2013 6:48 PM
9	not applicable	Jan 8, 2013 4:28 PM
10	Don;t know.	Jan 8, 2013 1:55 PM
11	N/A	Jan 8, 2013 1:28 PM
12	We had encouraged our son to not get a credit card until he got out of college but now it is difficult to do so.	Jan 8, 2013 1:26 PM
13	My brother has been unable to establish credit since turning 21 in 2012, despite working 20 hours a week while he finishes school. A friend who just graduated from undergrad was rejected for 4 credit cards--despite inheriting \$3 million in 2011 and getting a job paying more than \$50,000 in August 2012.	Jan 8, 2013 1:20 PM
14	not given credit cards	Jan 8, 2013 10:03 AM
15	I do not know	Jan 8, 2013 9:57 AM
16	n/a	Jan 8, 2013 5:17 AM
17	Younger family members complain that they can't get loans because they don't have credit cards, can't get credit cards due to not making the \$ that are expected. This is NOT any different than it was 30 years ago, but it does rather stink.	Jan 5, 2013 8:41 AM
18	Difficult to get anything but a secured card and not too many places offer them any more.	Jan 4, 2013 8:43 AM
19	My youngest daughter was turned down for a \$500 credit card and she works full time.	Jan 4, 2013 7:03 AM
20	I know people under 21 with jobs that can not get a card approved.	Jan 4, 2013 6:41 AM
21	I have spoken to a few students that were upset that they couldn't get a card on their own. Personally, since they didn't work, I didn't see anything wrong with that.	Jan 4, 2013 6:37 AM

Page 6, Q20. If you or someone you know is under 21, has being required to have the ability to pay the bill made it difficult get a credit card?

22	My son is 19, works full time, was denied.	Jan 4, 2013 6:36 AM
23	no information	Jan 4, 2013 6:08 AM
24	young people have problems getting credit	Jan 4, 2013 5:57 AM
25	N/A	Jan 4, 2013 3:53 AM
26	im a salesman and at this time kids they dont need to get involved with credit cards due to the fact THE CREDIT CARD ACT IS VERY CONFUSED AND NOBODY PAYS ATTENTION TO IT	Jan 3, 2013 8:12 PM
27	Son had to get a pre-paid card for a trip. Now is getting a much better card from his CU.	Jan 3, 2013 8:10 PM
28	It should for heaven's sake.	Jan 3, 2013 7:39 PM
29	I do not know anyone	Jan 3, 2013 7:23 PM
30	College students, my nieces and nephews have tried and they just can't get approved....	Jan 3, 2013 5:28 PM
31	Sounds quite reasonable.	Jan 3, 2013 4:17 PM
32	creditors have more restrictions and request higher credit scores	Jan 3, 2013 3:28 PM
33	N/A	Jan 3, 2013 3:21 PM
34	Say there is nothing to base credit history on.	Jan 3, 2013 3:01 PM
35	Yes, depends on the merchant.	Jan 3, 2013 3:00 PM
36	No, my college student still gets some offers. The opt-out of overdraft on his debit card (with purchase amounts going to the credit card) has been VERY helpful. Since he did that the credit card has not been accumulating balance all the time. My child is now more aware of expenses and his credit card balance is only school related expenses - books, fees - instead of fast food purchases.	Jan 3, 2013 2:57 PM
37	My nephew got rejected, cause no credit history.	Jan 3, 2013 2:54 PM
38	Just need a co-applicant	Jan 3, 2013 2:53 PM
39	-----	Jan 3, 2013 2:52 PM
40	just being in college is no longer good enough (thankfully)	Jan 3, 2013 2:46 PM
41	most people I know under age 21 do not have employment adequate to support credit requirements..especially carrying huge student loans	Jan 3, 2013 2:45 PM
42	If you have not incurred debt you do not have any way to measure this.	Jan 3, 2013 2:41 PM
43	You don't buy it if you can't pay for it.	Jan 3, 2013 2:39 PM

Page 6, Q20. If you or someone you know is under 21, has being required to have the ability to pay the bill made it difficult get a credit card?

44	I do not understand this question	Jan 3, 2013 2:16 PM
45	NA	Jan 3, 2013 2:09 PM
46	My little sister had to open a credit card with my mother as an authorized user, then wait 6 months to take my mother's name off the card. The hassle is worth the protections though.	Jan 3, 2013 2:04 PM

Page 6, Q22. Please identify your first language. (Optional)

1	English	Jan 14, 2013 3:59 PM
2	Japanese	Jan 12, 2013 6:00 AM
3	Vietnamese	Jan 10, 2013 9:29 PM
4	and only language is ENGLISH.	Jan 8, 2013 6:48 PM
5	Spanish	Jan 8, 2013 5:20 PM
6	English	Jan 8, 2013 10:13 AM
7	GERMAN	Jan 8, 2013 10:04 AM
8	spanish	Jan 8, 2013 10:03 AM
9	English	Jan 4, 2013 2:17 PM
10	English	Jan 4, 2013 9:25 AM
11	English	Jan 4, 2013 8:43 AM
12	Elizabeth	Jan 4, 2013 6:26 AM
13	hindi	Jan 4, 2013 1:22 AM
14	SPANISH	Jan 3, 2013 8:12 PM
15	English	Jan 3, 2013 7:23 PM
16	English	Jan 3, 2013 6:38 PM
17	Spanish	Jan 3, 2013 5:28 PM
18	All governmental affairs should be conducted only in English. Interpreters should NOT be paid for by taxpayers.	Jan 3, 2013 4:17 PM
19	Eng/Span	Jan 3, 2013 3:21 PM
20	English	Jan 3, 2013 2:53 PM
21	Norwegian	Jan 3, 2013 2:39 PM
22	German	Jan 3, 2013 2:11 PM