

Credit CARD Act

- Banned unfair rate increases.
 - Existing Balance APR's can't be raised "any time, for any reason"
 - Promotional Offers need to last more than a few days
- Banned Unfair Fee Traps
 - Late fees based on shifting due dates
 - Over-limit fees automatically charged
 - Limits fees on gift cards
- Plain language in plain sight
 - Opening an account: Terms and Conditions
 - Once account is active: Monthly Statement
 - Financial consequences of decisions
- Increased accountability
 - Increased penalties

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