

# Credit Card Archive

## Credit Cards Policy Briefs, Reports & Press Releases Archive

- Press Release: Consumer tips with a data breach, Dec. 19, 2013
- Press release: Consumer Advocates Applaud CFPB for CareCredit Enforcement Action, Dec. 10, 2013
- Statement re: CFPB Report on Credit Card Act Reform, Oct. 2, 2013
- Press Release: CFPB Rule on Fee-Harvester Credit Cards, March 28, 2013
- Issue Brief: Myths & Realities About the CARD Act Independent Ability-To-Pay Provision, June 2012. See also NCLC original and reply comments to CFPB
- Advocates Urge Consumer Financial Protection Bureau to Stand Firm on Protection from Fee-Harvester Credit Cards, April 2012
- U.S. Supreme Court CompuCredit Corp. v. Greenwood Decision Denies Basic Legal Right to Day in Court, Jan. 2012
- Beyond the Credit CARD Act: Features of a Safer Credit Card Policy Brief and Press Release, Nov. 2010
- Credit CARD Protections Take Effect Feb. 22 But Loopholes and Abuses Persist: Financial watchdog needed to crack down on evasion, abuse and unfairness. Advice for Consumers, Feb. 17, 2010
- Credit Card Evasions Rampant: Schemes to Avoid New Laws Rampant Before the Laws Even Go Into Effect, Nov. 20, 2009
- 10 Million Americans Unprotected by Fed Credit Card Rules: New Analysis Shows Fed Rules Still Allow Onerous Rate Hikes For 80 Million Credit Card Accounts Press Release, Apr. 27, 2009
- Press Release: Senator Durbin introduces quick fix for predatory consumer lending, July 18 2008
- Press Release: Fed's Credit Card Rules: Good First Step, May 2, 2008
- High-Fee, Low-Credit Predatory Credit Cards Prey Upon the Poor, Nov. 2007 Fee-Harvesters: Low-Credit, High-Cost Cards Bleed Consumers Report
- Press Release: Consumer Groups to Fed: Stop Abusive Credit Card Practices Press Release, October 15, 2007
- Press Release: Consumer Groups Call for Congressional Action on Unjustifiable Fees, Outrageous Interest Rates and Questionable Lending Practices, March 7, 2007
- The Life and Debt Cycle The Implications of Rising Credit Card Debt Among Older Consumers Report, July 2006, Part I and Part II

## Credit Cards Comments and Testimony Archive

- First Set and Second Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market, May 18, 2015
- Comments to the Consumer Financial Protection Bureau regarding the Credit CARD Act of 2009, Feb. 19, 2013
- Comments on proposed CFPB rules amending ability-to-pay requirements to permit consideration of household income, Jan. 7, 2012
- Comments on proposed rule on fee harvester cards, June 11, 2012
- Comments on Regulations Implementing \$50,000 threshold for transactions exempt from Truth in Lending, Feb. 1, 2011
- Consumer Groups' Comments on Regulations Implementing the Credit CARD Act of 2009
- January 3, 2011 - Comments on cleanup rules to prevent evasions

- March 14, 2010 - Comments on Reasonable and Proportional Penalty Fees and Re-Evaluation of Rate Increases
- November 20, 2009 - Comments on CARD Act Regulations. Cites examples of tactics designed to avoid Credit CARD Act protections
- September 21, 2009 - Comments on Right to Reject Changes and 45 days Notice Requirements
- Comments of NCLC and others re: Proposed Rulemaking to Prohibit Unfair or Deceptive Acts or Practices with Respect to Credit Cards and Overdraft Loans, August 4, 2008
- Comments of NCLC and others re FRB May 2008 Revised Proposal on Regulation Z Credit Card Disclosures, July 18, 2008
- Comments of the National Consumer Law Center and Others, October 12, 2007 - Appendices to Comments
- Comments of the NCLC and NACA Regarding Advance Notice of Proposed Rulemaking Relating to Unfair or Deceptive Acts or Practices, November 2007
- Testimony before the Committee on Homeland Security and Governmental Affairs Permanent Subcommittee on Investigations regarding Credit Card Practices, March 7, 2007
- Written Testimony of Michael D. Donovan, Partner Donovan Searles, LLC, Philadelphia, also on behalf of NCLC and NACA before the Senate Committee on Banking, Housing, and Urban Affairs, January 25, 2007
- Joint Recommendations of Consumer Groups on Unfair Credit Card Practices: Eliminate Reckless and Abusive Lending by Credit Card Companies, January 25, 2007

## **Credit Cards Letters Archive**

- Violations of the Credit CARD Act: Letters to Office of Comptroller of Currency and Office of Thrift Supervision regarding violations of the Credit CARD Act, July 7, 2010
- Credit Card Accountability, Responsibility and Reform Act, S. 414.: Support Letter for Senator Dodd Credit CARD Act
- Coalition Letter asking Treasury Secretary Geithner to impose fairness in conditions on the use of our tax money to support the purchase of credit card debt, Jan. 2009