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NORTH CAROLINA REPORTS CASES ARGUED AND DETERMINED IN THE SUPREME COURT OF NORTH CAROLINA VOLUME 13



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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 236 pages. Original publisher: Washington : U. S. G. P. O. , 2009. LC Number: KF27 . B5364 2009b OCLC Number: (OCoLC)494086259 Subject: Credit cards -- Law and legislation -- United States. Excerpt: . . . 9 are certain key credit card terms that cannot be explained to con-sumers in a way that would improve their ability to make mean-ingful decisions about credit. Because improved disclosures alone cannot solve all the problems consumers face in managing their credit card accounts, the Board issued a rule prohibiting certain unfair practices. The Boards final rule includes several key protections for con-sumers. First, it ensures that the consumers have an adequate amount of time to make payments once they receive their billing statements. Second, the rule requires banks to allocate payments in a manner that does not maximize interest charges. Third, the final rule contains several provisions that restrict the cir-cumstances in which a bank may increase the interest rate applica-ble to the consumers accounts. Fourth, the final rule prohibits two-cycle billings. And finally, the rule includes several provisions to protect vulnerable subprime consumers from products that charge high fees and provide little available credit. The combined rules will impact nearly every aspect of credit card lending. To comply, card issuers must adopt new business models, pricing strategies, and credit products. Issuers must revise their marketing materials, application and solicitation disclosures, credit agreements, and periodic statements. These changes will include extensive reprogramming of auto-mated systems and staff training. Although the Board has encour-aged card issuers to make the necessary changes as soon as prac-ticable, the 18-month compliance period is consistent with the na-ture and scope of the required changes. In addition to the final credit card rules, the Board also issued...

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