

Who wants some more debt? Sometimes I wonder if that's a legitimate question or not in this country. It may sound absurd, but it sure looks legitimate, considering the way Americans charge and max out their credit cards. Wow, do we ever spend beyond our means! It's basically a never-ending process. It's something foul that we've adopted as an American way of life. From MasterCard, to Visa, to American Express to Discover; the fun of debt never ceases. I guess it's all the attractive pitches these companies are shooting out in their ads. Bravo to them! Personally, if I see another Chase or Capital One credit cards commercial, I think I'm going to puke. I know the real deal behind the glamour.

When we first acquire a credit card, we're just plain stoked to have one. Remember that day? I do all too well. I help that Capital One credit card up in my hand and grinned with satisfaction. I had been deemed worthy. I know had some credit to my name. YAYYY! Hold on a minute! This soon flipped on me. Those ads for Capital One credit cards are not all they're cracked up to be. In no time flat I had hit my limit. And then my APR on purchases was raised. What a bummer! I didn't want to pay 50 bucks in interest every month. That's like throwing cash in the fireplace. What about those ads on television? The Capital One credit cards are not supposed to hassle you with heavy interest rates. That's the pitch, right? Ha, what a laugh. They boosted my APR without even blinking. Then when I called them about it, they acted all innocent like it was no big thing. What a load of garbage! Credit card companies are all the same. I don't care what they promise you on television.

Don't simply pursue Capital One credit cards in particular. This is not a prudent path. Regardless of what they've pitched to you, you'd better read the fine print. Not to mention the print that's not even there. Expect any credit card company to raise your APR out of no where. They do this, and it's no just Capital One credit cards. My Chase card just did it and blamed a blemish on my credit report. When I requested the report, there was nothing negative found. Pretty fishy, huh? Find the lowest interest rate credit card and save it for emergencies. If they raise the APR, call them and tell them you're canceling. They will probably then drop the APR.