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There are many good changes being made to the credit card regulation. The biggest problem at this time is that the credit card industry has been given too long to implement them. In the mean time they are doing things that are hurting the credit & financial well being of millions of consumers that have good credit & payment histories by increasing interest & minimum payments for no reason. This is causing them to no longer be able to make the required payments or causing financial difficulties by making the payments taking away from food & other necessities. At the least paying more interest over a longer time. This has to be stopped NOW!!! I would recommend that any changes to the terms of credit card holders that have not defaulted be reversed. If the credit card companies keep doing what they are doing to GOOD paying customer the only customer they will have left are the ones that can't pay!