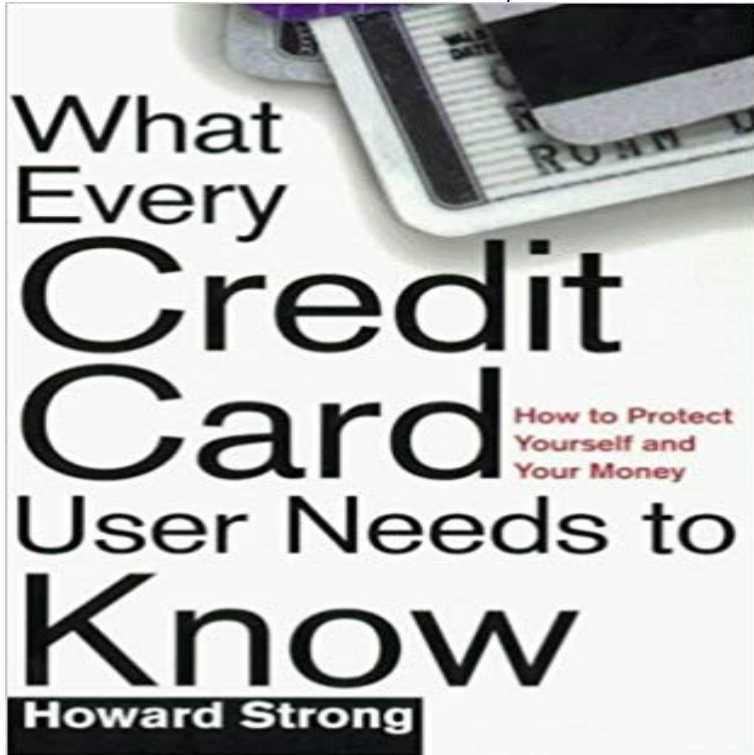


What Every Credit Card Holder Needs To Know: How To Protect Yourself and Your Money



Protect yourself from the outrageous practices of credit card companies. Would it make you happy to know that the longer you delay in paying off your credit card balance the more money the companies make off of you? That companies aren't forced to reveal costs for cash advance fees, overlimit fees, or late fees on card applications? That invasion of privacy begins when stores data mine valuable information on your purchase record to lessily solicit you? Here, finally, is a book for card holders eager to fight back and protect their consumer rights. Informative, practical, and savvy, *What Every Credit Card Holder Should Know* exposes the often devious workings of the credit card industry and the profit makers behind it. Issuing hard-earned advice about lowering interest rates and annual fees, handling fraudulent charges and disputes, preventing identity theft, choosing the best card for personal needs, and the perils of the new debit cards, *What Every Credit Card Holder Should Know* also shares secrets card companies never tell you about how you can save money. Filled with hilarious and terrifying real-world anecdotes, this is a refreshingly bold approach to credit cards and how to make them work for us, not the other way around.

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