

**HILLSBOROUGH COUNTY NEWS  
FOR IMMEDIATE RELEASE  
March 8, 2010**

**NATIONAL CONSUMER PROTECTION WEEK TIP  
Be an Informed Consumer: Know the New Credit Card Laws**

Credit cards all too often dig consumers even deeper into debt. But sweeping changes to the credit card laws went into effect February 22 that will benefit credit card users. During National Consumer Protection Week, which begins today (March 8) and runs through Saturday, March 13, credit card users should take the time to learn about those changes.

Among the adopted practices that will benefit credit card users are:

- Monthly credit bills must include information on how long it will take to pay off the balance if card holders only make minimum payments;
- Credit card companies must give a 45-day written notice before increasing interest rates, annual fees, or making other changes to the card agreement; and
- If card holders make more than the minimum monthly payment, the excess amount must be applied to the balance with the highest interest rate.

The theme of 2010 National Consumer Protection week is *Dollars & Sense: Rated "A" for All Ages* and highlights consumer education for every stage of life – from grade school to retirement. Use National Consumer Protection Week to become a confident, savvy shopper and manage your credit.

Log onto Hillsborough County's Consumer Protection Agency Web site at [www.hillsboroughcounty.org/consumerprotection](http://www.hillsboroughcounty.org/consumerprotection) to find out more about the new credit card laws and how they affect card holders. Take advantage of the wide range of tools to help everyone become an educated consumer.

**Media: Contact Kevin Jackson, Consumer Protection Agency, at (813) 903-3425.  
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