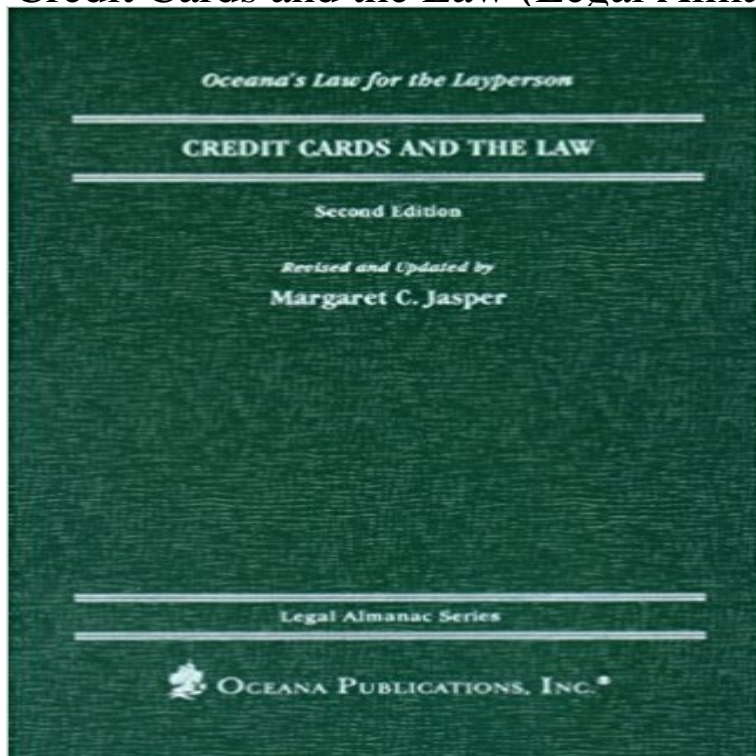


# Credit Cards and the Law (Legal Almanac Series)



This volume presents a discussion of the law governing the use of credit cards, including the historical background and development of the various credit card systems, and the credit protection legislation which necessarily ensued. Credit Cards and the Law also discusses the role of an individual's credit history in credit granting decisions, as well as the legal protections afforded the consumer for preserving their credit rating. The complex nature of credit card finance is also explored. Because consumer debt has reached an all time high, with credit card debt being a major factor, a discussion of debt management and collection, and the laws which protect the debtor from harassment, threats and other illegal tactics is also set forth. The Legal Almanac series serves to educate the general public on a variety of legal issues pertinent to everyday life and to keep readers informed of their rights and remedies under the law. Each volume in the series presents an explanation of a specific legal issue in simple, clearly written text, making the Almanac a concise and perfect desktop reference tool. All volumes provide state-by-state coverage. Selected state statutes are included, as are important case law and legislation, charts and tables for comparison.

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