



Dr. Robert J. Lahm, Jr., Founder

FOR IMMEDIATE RELEASE:

ChangelnTerms.com Launches New “Stink” Card to Warn Small Businesses

Murfreesboro, TN, USA - October 10, 2009 - ChangelnTerms.com is launching a new effort to warn consumers and small businesses that [some credit card companies have been working hard to develop targeted advertising campaigns](#), especially those aimed at entrepreneurs. These card companies are acting as though they have not been engaging in some of the egregious, abusive, and dangerous activities against cardholders since the time when cards were first introduced as a banking product.

As a reminder of what the entire industry has been doing, ChangelnTerms.com is introducing its new **StinkSM** card. "The concern for warning small businesses is due to our [insights about the true intentions of credit card companies](#) and their [desires](#).' For example, one promoted 'life of the balance loans,' only to later coerce and bully cardholders into accepting higher rates (such as double), and with a fixed duration," said Dr. Robert Lahm, founder of ChangelnTerms.com, who is also the developer of the new product.

The Story Behind "Stink"

Behind every act of abuse perpetrated by the credit card industry is a story: destroyed credit ratings, ruined household finances, stressed out borrowers [deciding between food or card payments](#), defaults that [banks actually pushed people into](#), businesses that layoff people or close altogether while card issuers like Chase raise minimum payments from 2% of the balance to 5% of the balance. "We're sick and tired of it, and we're creating a 'Stink' card," said Lahm.

"We don't like the trickery and traps that have long been used by the credit card industry, and we'd like to let them know that [small businesses are vital to the economy](#), struggling, and not to be abused. There are no rewards, and there is neither flexibility nor control, when card issuers scheme and have a deceitful plan: imposing onerous new terms after you've signed up. That's called bad faith."

"The name for the card was easy to come up with from a creative point of view, a result of thinking about the low-life characteristics and evil-doing on the part of credit card companies: they've proven to be inflexible with customers, coercive, rude, unethical, and mean-spirited. We've been listening to the agonizing screams of consumers and small businesses, and determined that the C.A.R.D. Act was nothing more than a carefully negotiated settlement riddled with loopholes. Further, credit card companies are able to change terms for the worse and make rates go up in the blink of an eye, but stopping at least some of the abuses: they lobbied Congress in order to gain over a year's time for that to occur. Entrepreneurs especially, have gotten a raw deal -- and that's why we're reminding everyone, this really 'stinks,' for them, for the American economy, and for ordinary citizens who have to pay for the greed and mistakes made by the banking industry."

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The new "Stink" card doesn't have a powerful interactive marketing agency behind it or plans to run ads on CNN, FOX, or other business related news and information outlets. Implementing a major media buy would be interesting in the *Wall Street Journal*, *Fast Company*, *Business Week, Inc.*, *Entrepreneur*, radio and transit, "but we're just a ragtag group like our forefathers, revolting against an aristocracy -- only the Goliath-sized banks have the money, after fleecing consumers, for that kind of campaign." Fortunately, thanks to the viral nature of the Internet and the fact that [people are already outraged](#) about credit card companies, [which have now managed to become one of the number one consumer complaints](#), "I still think the 'Stink' will spread rapidly," said Lahm.

Editor's Note: For downloadable reports, artwork, and other materials, they're all over the [ChangeInTerms.com](#) site. It's what we're here for, to [fight back](#). Members of the media can also contact us through the [press room](#).

ABOUT CHANGEINTERMS.COM

[ChangeInTerms.com](#) is a consumer protest site, founded by Dr. Robert Lahm (who is also a Western Carolina University [entrepreneurship professor](#)), in response to credit card companies and their mistreatment of millions of account holders ([including himself](#)). The site provides vibrant discussion and analysis, links to government, regulatory, and advocacy organizations, and sometimes more than a little sarcasm -- along with serious critique -- about the activities of credit card companies both individually, and as an industry. When credit card issuers change terms for the worse, the site leads the way in fighting back with viral anti-card marketing tools which hit back hard, *from a consumer perspective*. [ChangeInTerms.com](#) declares to credit card companies: **NOW WE'RE COMING AFTER YOU.**

GRAPHIC



The new ChangeInTerms.com "Stink" card:
"The smell of credit card company abuse is everywhere."

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