

Subject: Regulation AA

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Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

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Comments:

Regulation of Deceptive Credit Card practices....PLEASE PLEASE DO IT! It takes A LOT of time and effort to wiggle through "the wickets" and read all of the small print when we try to help our college age son and his older married siblings acquire the RIGHT credit cards. Regulation of the industry is WAY OVER DUE!! As it is presently structured, the whole credit card scenario resembles a long series of Financial TRAPS set and BAITED for our naive kids who still have a dumb faith that America would not permit such shysterism. Sorry, Kid. That was the America WE knew. Not the one we have today. Now we are not so much citizens as we are "easy marks". "CAVEAT EMPTOR"