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**Comments:**

Thank you for addressing some of the consumer concerns with Credit Card practices. My experience has been that the credit card company's use deceptive and unfair practices to dupe their customers into paying more fees and higher interest rates. One thing I don't understand is how they can set their interest rates so high. I'm not an expert in usury laws, but interest rates in the mid to high 20% range seem criminal. Thanks again, and I hope you show fortitude in dealing with the credit card lobbyists who are sure to try and erode these necessary changes.