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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

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**Comments:**

I believe that the proposals should be made into law. For too long the credit card companies have operated with impunity, changing interest formulas and rules to squeeze every last dime out of consumers. Especially in a time in which one's credit score can affect everything from loans to insurance to even employment, we need to be vigilant that consumers arent being tricked into damaging their credit, just so the credit card issuers can collect another \$40 fee. Thank you for hearing my feedback.