

Subject: Regulation AA

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Comments:

I have been reading about the proposals put forth concerning credit cards.

I fully support the position on stopping arbitrary rate increases, a change to mail statements at least 21 days prior to due date, abolishment of two cycle billings, and payments to be applied to highest rate first. I would add that you consider a proposal to curtail the practice of pushing credit card offers to people under 21 years of age. Thanks You Dwayne