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**Comments:**

I am glad that you are finally addressing credit card companies' abuse of the citizenry, even if in a limited and grudging manner. It is time to see an end to arbitrary rate increases, the useless 14-day minimum mailout for invoices, low-interest-paid-first schemes and scammy two-cycle billing. FINALLY! Something is being done to rein in these credit card agencies. Do NOT let their paid lobbyists water down these changes. They are long overdue! Thanks from an overburdened taxpayer,  
Ronald J. Leonard, Jr.