From: Sylvia Smith [mailto:sylviasmith@ebby.com]

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To: _Regulatory Comments

Subject: Regulation AA docket no. r-1314

Please move forward with the new proposed rules regarding unfair practices and charges from credit card issuers. It has been my experience that even if you make timely payments they charge what they would like and raise interest rates at random. And it's NOT just a disclosure issue their practices are unfair to people trying to pay back debt.

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