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To: _Regulatory Comments
Subject: Federal Reserve attempt to reign in Credit Card Tricks

Federal Reserve Regulation AA - docket No. R-1314 will go a long way to helping us be treated more fairly by the credit card companies. Up until now the credit card holders have been at the mercy of the credit card companies and their unscrupulous practices. Please do not cave into the banking lobby.

It is a mystery to me that when a card holder is having a temporary financially hard time, that is when the credit card companies pile on the charges instead of working with the card holder. When the extra charges get so huge there is nothing else but bankruptcy. Something is very wrong with this. Don't kick someone when they are down. Offer a hand up and both win.

Bette Cox