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## Comments:

I did not see a single item relating to the fact that the card companies generally are located in a State where outrageous interest rates are charges. It does seem to me that people with a proven credit payment record should certainly not be subject to such extreme interest rates. It is almost like the card companies look up interest rates as their own private oil well. The world history has demonstrated ethics, morals and principals of ethical and moral behavior and the financial problems of this once great Country have demonstrated that indeed there are no morals and ethics in the financial community and the need for interest rate control is seriously needed. Perhaps it is time to throw the money changers out of the temple so to speak. Carolyn Rozelle