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General Comment

I urge Federal Reserve Board to adopt the proposed changes to curtail unfair or deceptive practices employed by consumer credit card companies and banks' sneakier overdraft services. These changes do not infringe on their rights to make a profit; they only protect consumers from profiteering. The System should be our champion, we the unconnected, disenfranchised people. As evidenced by the comments already submitted, the industry is well-armed to protect itself. We need your help.

Thank you.