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General Comment

Please stop the predatory practices that credit card companies are using to take advantage of people who do not understand credit cards or who are unable to pay their cards off in full. My husband and I have assisted several people who have just been unable to get out from under these oppressive rates when they had a little trouble. We have not been sorry, but it is clear to us that more regulation is needed and the proposed rule changes are a good start.

Sincerely,

Lisa Utter