

Subject: Reg V Risk Based Pricing

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Proposal: FACT Act Risk-Based Pricing Rule

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Comments:

Please restrict the ability of the credit card companies to send cards in the mail unsolicited, send checks in the mail unsolicited, bill people twice in one billing cycle so as to increase the amount of their fees, change the fees charged to people, approve people for new credit cards who cannot pay the bills on the ones they already have.
