

Subject: Reg V Risk Based Pricing

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Proposal: FACT Act Risk-Based Pricing Rule

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Comments:

If we are going to be watched at how we conduct our daily personal business through these credit-reporting systems, then they need to shape up the way they are managed. It needs to be cleaned up because this is the biggest mess ever. In some cases multiple actions submitted against a single transaction. Many of these systems are instituted, implemented, then never monitored. If we are going to have systems, someone needs to be in charge of how they are managed. Thank you, Virginia Dunko