

From: Ernest J. Smith, CA
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Comments:

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Name: Ernest J Smith
Affiliation:
Category of Affiliation:
Address:
City:
State: CA
Country: UNITED STATES
Zip: 95409
PostalCode:

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Fundamentally, these kind of charges are designed to exploit financially unsophisticated consumers and should be illegal. Considering the mess the country is in at the moment, banking, along with the rest of the financial industry (and especially the Pay Day Loan racket), is beginning to look like a sub-division of the Cosa Nostra.