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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

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**Comments:**

I wholeheartedly agree with the proposed rule changes to the Unfair or Deceptive Acts. It is abhorrent the way credit card companies change the rules of interest and collections when they want to, without any thought or comment from the borrower. These unfair and possibly illegal practices are some of the reasons that the banking industry is in the shape it is in today!! We need to have accountability from the credit card companies and banks and make sure that they are treating their customers in a fair and equitable manner. These rule changes must go in effect to safeguard the public from some very totalitarian practices!!!