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

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**Comments:**

The unfair practice of credit card companies that continue to slam consumers with overlimit charges , late charges and raise interest rates when past due. Unfortunately, many people have missed a payment or have had emergencies come up in they're life and have fallen prey to these practices. Once you are in that dilemma you are pretty much at they're mercy and most people are unable to get out or recover. Include all the tax increases, high cost of gas, and slow down in economy, no wonder so many people have no choice but to file bankrupsy. This bill is definetly a good idea, unfortunately a little too late for so many good people. What can be done to help people that have already gone through the mess and help restore they're credit? Thank you!