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**Subject:** Regulation AA

To whom it may concern:

Better control of the credit card companies is needed due to the runaway actions, and often borderline illegal, of many of these companies. Common people like me don't know how to deal with these large companies and more often than not do not know our rights.

There are several credit card companies that issue cards purposely directing them at consumers with poor or bad credit. They accept these cards without understanding the true costs involved. These companies are predators and must be stopped or should the consumer file bankruptcy these companies should be allowed NO recourse. Often these predator credit card companies work hand in hand with questionable collection agencies which when combined make an even worse situation for the consumer. Such credit card companies as Aspire Visa, Household Bank and others prey on those who can least afford these tactics. Please take action and either change the rules or do not let them recoup anything should a card holder default. If they want to give credit cards away like Halloween candy let them pay the price. In other words HOLD THEM ACCOUNTABLE FOR THEIR ACTIONS.

Thank you for considering this request.

Respectfully,

Tim Sirois

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