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Subject: Regulation AA

It is high time that we, the consumer have a say in how deep we want to be "shafted" by the credit card companies.

Excessive Late fees, double interest charges, excessively high interest rates MUST be reduced and the credit card companies should not be allowed to raise any fees till the consumer has given their input.

It has become a joke amongst these companies as to how they have taken the consumer for a ride and more laughable is the fact that we cannot do anything about it through our elected representatives!

Shame.

Thanks for listening.
Munsoor Behbahany