

Subject: Regulation AA

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Hi... I live in Rhode Island. I have a jewelry credit card that has an interest rate of 32.90%! Needless to say, I do not use the card, but am keeping the account open to maintain a high credit score. However, I will probably cancel it, because the State Of RI Attorney General's Consumer office tells me there is no usury law in RI-in other words, banks can charge any interest rate they want. This needs to be changed.
Thank you Erika Veit