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Subject: Regulation AA

The Fed, the OCC (Office of the Comptroller of the Currency) and the other banking regulators need to show that they're going to take an active role in preventing companies from misleading consumers and engaging in behaviors that are just clearly out of the bounds of fairness. If regulators took their roles as consumer protectors seriously enough, banks eventually would "stop inventing new unfair tactics.

I want more than a change in rules. I want a change in attitude, to one that considers consumers as well as profits and that makes financial institutions play fair.