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**Subject:** Regulation AA

I am very much hoping some restraints will be put on the sleazy and egregious practices of lending institutions on their credit card business. It is so clear to the average citizen that banks have received, through their lobbying efforts, unfair advantages and influence over our elected representatives. This should stop NOW.

Lending institutions argue that if their greedy practices are reined it "it will eliminate credit from those most needing it." The Mafia could make the same argument for their shylock lending operations.

Its time now to swing the pendulum back to consumer-fair laws that stop this nonsense immediately. Please act on behalf of all Americans and insist on fairness and transparency by the credit card industry.

Respectfully,

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