

**Subject:** Regulation AA

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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

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**Comments:**

Please enact Docket No. R-1314 - proposed credit card rules as soon as possible. Please enact these rules to curb some abusive credit card lending practices that drive consumers deeper in debt. I urge you to implement these rules in their current form as soon as possible to provide relief to people like me who just want a fair deal from credit card companies.