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**Subject:** Regulation AA

I strongly feel that the practice of charging consumers fees for many of the current practices hing on being down-right illegal.

I do not see how a relationship with one bank and/or credit card company can interfere and set a bases for procedures that affect the relationship of yet another financial facility. The practice of raising interest rates on all cards because of a problem with one is a means of draining the consumers.

Step up and make a stand for what is right.

Jeff Williams