

**Subject:** Regulation AA

**Date:** Jul 24, 2008

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

**Document ID:** R-1314

**Document**

**Version:** 1

**Release**

**Date:** 05/02/2008

**Name:** Martin L White

**Affiliation:**

**Category of**

**Affiliation:**

**Address:** 5151 Cozy Cove Drive

**City:** Flowery Branch

**State:** GA

**Country:** UNITED STATES

**Zip:** 30542

**PostalCode:**

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**Comments:**

This CLEARLY needs to be enacted! Banks, with their expensive attorneys and pages of fine print are truly deceiving the American public. Do not allow this to continue!