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Subject: Regulation AA

We absolutely need credit card reform in this country, in the world. What do you guys think you are doing? By the time everyone is bankrupt...where do you think you will get YOUR money from? Do something smart! Help the US middle class for a change. Prohibit banks from increasing the rate on a pre-existing card balance and give consumers the opportunity to opt out of the payment of overdraft fees! And please read the quote below:

It is morally as bad not to care whether a thing is true or not, so long as it makes you feel good, as it is not to care how you get your money as long as you have got it.

--Edmund Way Teale