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Subject: Regulation AA

Please help the little people. We are getting nickled and dimed to death, and only the regulatory agencies have the power to help us. Please stop the gouging of the American people. Remember we are all paying much higher fuel costs which translate to much higher food costs as well as other goods and services. It is criminal to allow the banks and credit card companies to steal from us. If people buy something on credit, the company can and should charge them interest. After that, they need to be curbed. All the other extras that have been made legal are immoral at best and hurt the economy more than they help. Would you rather I spend \$29.00 on a good or service, or give it to the credit card companies or banks to keep for themselves? Spending it will help the economy, sending it as a fee will only boost the earning power of those at the top of the banks and the credit card companies. Please help us little folks....we're counting on you and that's why you exist. Thank you and God bless you.

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