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Subject: Regulation AA

I am very happy to see the Federal Reserve doing something about the loan shark ways of the credit card companies.

I have used credit cards that seem to be a good deal only to find out latter , that there were hidden fees and interest hikes.

It's time to make lending fair both the consumer and the card companies. Right now everything is all one sided and the average person can not understand all the legal language in most of those loan agreements. Keep up the good work!

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