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Subject: Regulation AA

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Comments:

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Comments:

It is unbelievable how credit card companies operate. Their process for acceptance of credit requests invites fraud. Why is it harder to apply for and receive a library card than a credit card? Simple, by allowing the application process via mail or phone the credit card companies are intentionally inviting fraud. I propose that any application for credit must be completed in person and with a photo ID. By making this small change to the credit application process it will be protecting millions of Americans from credit fraud. Please consider this simple change.