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

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**Name:** Ken Lathroum

**Affiliation:**

**Category of**

**Affiliation:**

**Address:** 6201 Emory Oak Ct.

**City:** Linthicum

**State:** MD

**Country:** UNITED STATES

**Zip:** 21090

**PostalCode:**

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**Comments:**

There should be a clear and cocise penalty section that allows the AG of the various states to order repayment of over charges plus a penalty equal to or 2 times the overcharge, where the citizen would receive the refunded overcharge and the AG and consumer would split the penalty. I also think any card issuer (ie MACY'S who uses CITI Bank) must be wholly responsible for the actions of their agent. The Large Banks like City Bank are few and are closely approaching a monopoly status with the attendant risk of price fixing. If Credit score drives interest rate the consumer must get a copy of the credit score used and the name of the reporting company and the Bank and Card Issurer must both post the score to interest rate table publicly in all stores and banks and on their internet sights.