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**Comments:**

Good morning, I hope Americans workers/tax payers FINALLY have the attention of our elected officials INSTEAD of catering to LOBBYISTS. It can only be defined as corrupt and it's a shame our elected officials lack the judgement and character to do the will of the people they're supposed to represent. 1. Cap interest rates credit card (CC)companies can charge to 9.99%. \*\*\*Americans only get 1.06% return on their savings accounts. CC interest rates should be set to be no higher than 9-10 times the interest rate of a standard savings account. 2. Prevent CC companies from raising interest rates if consumer is late on another companies credit card. That's collusion and ILLEGAL. 3. Prevent CC companies from providing credit cards to students!!! It' shameful to pray on them when they're broke and away from their parents for the first time in their life lacking the required judgement. 4. REPEAL the new bankruptcy law that CC companies BOUGHT from our elected officials. Why can businesses write off unlimited losses but american workers can't? If American workers are required to be financially responsible for their debt...SO SHOULD CORPORATE AMERICA. 5. Cap credit card limits/debt to 10% of an individuals gross income IF you truly want to lower

consumer bankruptcies. If CC companies do their due diligence during the application process this is EASY to implement. If someone already has a credit line or combined credit lines equaling 10% of their gross income they cannot be extended additional credit lines by any other credit card company PERIOD but could do a balance transfer to get a better rate. Then the old CC account is closed by DEFAULT. Allowing CC companies to having interest rates above 9.99% is obscene and with rates currently exceeding 30% is pure robbery. CC companies are worse than the MAFIA LOAN SHARKS!