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

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**Comments:**

Target and Sears have been our achilles heels.....literally....they changed/sold our account to Credit card companies.....the only way to cancel these "transferred" accounts is to contact Consumers Action. They refused to cancel on the phone, then via mail.....we had a "devil" of a time getting these unauthorized accounts closed, without the C.Action assistance. They then, sent "hurt-my-feelings" correspondence, why didn't we just "say we wanted them closed"!