

**Subject:** Regulation AA

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**Email Content:**

I have sterling credit and always pay more than the minimum and am never late yet my rates were raised without any reason. I can see raising rate for deadbeats but there needs to be some protection for responsible payers like me from these predatory practices by greedy banks. Thank you for proposing new rules (Regulation AA - Unfair or Deceptive Acts or Practices - Docket No. R-1314) to curb some abusive credit card lending practices that drive consumers deeper in debt. I urge you to implement these rules in their current form as soon as possible to provide relief to people like me who just want a fair deal from credit card companies.