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

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**Comments:**

I hope these restrictions on raising rates arbitrarily are retroactive. One card recently raised mine from 16 to 30%. The practice should be completely forbidden on current balances and allowed only on new charges. The notice should be codified to be done under separate mailing and there should be at least a 90 day waiting period. Finally, specific reasons should be given referring to conditions spelled out beforehand. Since the credit scoring process is so opaque, these rules should not use credit scores as a trigger. Thanks