

**Subject:** Regulation AA

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

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**Name:** robert w dobush

**Affiliation:**

**Category of**

**Affiliation:**

**Address:** 16021 madison ave.  
apt. 8

**City:** lakewood

**State:** OH

**Country:** UNITED STATES

**Zip:** 44107

**PostalCode:**

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**Comments:**

Credit cards should be calculated base on simple interest - not amortized like a home loan. That way , even if borrowers are charged a higher rate based on a credit problem, they could still have a chance to pay on time and reduce the balance. I was raised on interest rates just because I had a high credit card balance - and not on their card - this is also not fair. I havent had any late payments! Good people are being abused by the current system, and it needs to be changed asap - thanx for the opportunity to state my views. bob dobush