Subject: Regulation AA

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Proposal: Regulation AA - Unfair or Deceptive Acts or Practices
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Comments:
Please protect us from the bad business practices of the credit card companies. Specifically, to apply credit card payments to the lowest interest rate 1st while leaving other higher interest rates uneffected is unfair. I am ok with the proposed 50/50 split or even use FIFO! At least FIFO is more fair then the current. Also, this arbitrary practice of raising your rate for no reason without notification should stop. Example...FICO score high, they offer you the credit, you use the credit appropriately, FICO score drops because you use the credit BUT you make ALL payments on time yet they can raise the interest rate because your FICO score dropped? This is wrong!!!!! If you use credit appropriately and pay your bills ON TIME you should not get scammed by this practice! Just because the credit card companies/banks made bad mistakes by issuing credit and home loans to people who could not afford them does not give them the right to offload some of that expense by making the problem worse by attacking the best credit worthy customers~ Thank you for listening