

**Subject:** Regulation AA

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

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**Comments:**

Dear Sirs- Please seriously consider taking action to prevent unfair and predatory practices in Docket R-1314, including courtesy overdraft fees with no opt-out, overdraft fees based on holds, two-cycle billing and rate increases on existing balances for events unrelated to that account. I am a college educated professional with an upper middle-class income and investments. These unfair practices have still affected me, not to mention many more less advantaged individuals. Regulations are the only way to protect the people from unfair practices being forced on them by large, profiteering credit card companies. thank-you, -Steven Isakson