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**Subject:** Regulation AA

To whom it may concern:

The banking and credit regulations, or lack thereof, have long been in need of reform. These companies have had carte blanche to nit-pick their way through hard-working Americans' bank accounts for long enough. With energy prices sky-rocketing, cost of living indexes on a one-way ascent, and the economy in the proverbial hole, the last thing hard-working Americans need are credit card companies nickel and diming people to death. Please act now to restore confidence that the Federal Government is actually in-tune with American values.

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