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**Comments:**

Credit card companies use unfair tactics regarding fees and interest. One example I am opposed to is a fee of \$39.00 that happens when you go over the limit. All they have to do is deny the charge! But they allow these charges to go through. Another is to manipulate the payment. Delay the payment even after they receive it and generate another fee. Add to this the outrageous interest and you have userous fees and interest. I believe the credit card companies should be regulated so they cannot charge these fees that are so incredibly high.