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Subject: Regulation AA

I believe you must press forward with this proposal. I have an excellent credit rating and therefore receive many solicitations and have numerous accounts. Even with this good credit rating, I have experienced banks doing the following:

Applying payments to lower rate balances.

Raising interest rates on existing balances.

Not sending bills to enable them to dramatically raise their interest rates.

Fortunately for me, I have enough access to funds and other credit that when this occurred, I paid off the balance to the bank who did the above mentioned acts. I feel very sorry for the consumers who end up trapped in one of these situations.

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