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With all of the tricks the credit card companies have up their sleeves, it is almost impossible to avoid being ensnared in high fees, etc. It is time to stop these abusive practices and outrageous fees. We need the Federal Reserve Board to regulate the credit card industry so we have consistent rules across the country from company to company. All unfair and deceitful practices must be stopped by regulation. Thank you for your serious consideration of this matter. The American public is counting on you to help fix this problem.