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Comments:

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Finally!!!!It is good to see the government start regulating banks!!You have every right, you paid the bail money to the banks rewarding them for their own financial mistakes and mismanaged dollars. Unfortunately, over the last 3 years or so and the economy downturn, many consumers were financially ripped off by the banks and credit card companies because of their greed and they still get by with it!!!! Banks CONTINUE to take advantage of consumers. Example: I have a very low balance in my bank account. Yesterday the bank charged me a $10 monthly service charge due to the low balance. Then...due to the $10 charge that over drew my account, they are charging a $35 overdraft fee.See how that works. The account now shows a negative status. Banks use these constant strategies in their account management to "steal" money from the consumer. Who pays the price? The people of America, the consumer!! Banks and credit crd companies helped significantly in the ruin the US economy.The government allowed it and did not protect the consumer, instead they gave money to the banks encouraging banks to continue to run undermining tactics. The bank consumer rules should protect, not destroy.I see the govt is NOW getting involved and realizing the bank rip offs, but it's a little late.
*****SUGGESTION*****Why doesn't the government BACKDATE some of the new rules/policies and force the banks to give back to the consumer? All those overdrafts and added charges give back to the consumers accounts. The economy would reap the benefit. The people of the US could regain some of their "stolen" dollars from these banks. The banks have the money! The government subsidized them in bail outs!!!!! Millions? Billions? Why do the banks get the Federal bailout money AND the consumers money by bank tactics they use? What are the consumer options? None, we pay the price for banks underhand strategies/actions and the government's neglect to oversee the bank consumers dollars. IF you backdated 3-6 months OF THE NEW RULES and FORCED these banks to

give back to the people's accounts, just realize what that would do to
STIMULATE the countries FINANCIAL stability. Can't you see that?? YOU ARE THE
GOVERNMENT!! Stimulate the consumers spending,help people SURVIVE in these
HORRIBLE days of recession. PART OF IT'S YOUR FAULT. People work very hard for
their hard earned paychecks, so make the banks give DOLLARS back instead of
taking, taking, taking. Same with the credit card companies!!!! They were EVEN
worse. Do the same thing with them. Force them to give back "some" of what they
stole from the consumer. CREDIT BANK ACCOUNTS AND CREDIT THE CREDIT CARDS WITH
THE $$ THEY STOLE IN DOUBLING AND TRIPLING INTEREST RATES, LATE CHARGES,
HOLDING PAYMENTS BACK TO SHOW THEM LATE ON ACCOUNTS SO THEY COULD ADD
ADDITIONAL CHARGES TO CONSUMER ACCOUNTS. PLEASE STOP TALKING ABOUT
CHANGES AND
DO THEM!! People are losing homes, cars, and their lives for these reasons.
Make the "CHANGES" you always refer to, make a difference in the people and
families lives as well as the stimulate this economy!! STOP BANKS AND CREDIT
CARDS FROM DOUBLE DIPPING AND CONTINUING TO SEND THE ECONOMY INTO A
DOWNTURN!!!
We, the people deserve it. We worked for the money. YOU GIVE BILLIONS TO OTHER
COUNTRIES, US COMPANIES, ETC. GIVE IT TO THE PEOPLE FOR ONCE SO WE CAN LIVE.