

From: A. Hanlon  
Subject: Truth in Lending - Version 3

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Comments:

Dear Federal Reserve - I am writing as a consumer to express my strong support for the clarifications published by the Fed, OTS and NCUA to the Reg AA and Reg Z regulations. I have used no interest financing frequently to purchase "big ticket" items and think it is an extremely valuable option that consumers should be able to use as often and frequently as they are able. I also agree with the clarifications that the terms and conditions of these no interest financing options should be made as clear as possible to consumers and that the statements should state how much is owed and by when it must be paid in order to avoid paying any interest. Thank you for hard work to clarify the rules and regulations for these financing options and especially to make sure consumers are able to use them going forward.

Sincerely - A. Hanlon, Edina, MN