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**Subject:** Truth in Lending

Federal Reserve-

Whatever you do, please **do not make any changes** to what is known as "Regulation Z". Or, at the very least, please make sure that the following requirements are adopted:

- Require a "Schumer Box," which discloses abbreviated credit-card pricing terms on credit-card solicitations, on the final agreement after a credit card is issued, so that as a consumer I would be able to see if I'm actually being charged the same rates and fees as I was led to believe by the lender
- Require lenders to issue a simplified table in the "change in terms" notice, showing pricing "before" and "after" the change

Respectfully,

Brian Stein