

**From:** Jim Vincent

**Subject:** Truth in Lending

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Proposal: Regulation Z - Truth In Lending  
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Comments:

@@@I would like to urge that all convenience checks must be clearly labeled with the transaction fee that will be incurred if they are used, in addition to an appropriate notation of the rate on the unpaid balance.

Also -- I just received notice from American Express that even if my balances are paid in full, interest will be charged on the full daily balance of my account (with some exceptions). Would it be possible to prevent assessing interest charges on any charges (excepting cash advances) that are paid in full within 25 days of the statement date (and within 20 days of the mailing of the statement)?

Most credit cards reserve the right to apply payments to open balances they choose to. Shouldn't that be the user's prerogative?

Yours truly,

Jim Vincent

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IP: 68.51.81.137  
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Windows NT 5.1; Q312461; SV1; TaxWise19.00[0016]; TaxWise19.04[0001];  
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