

**From:** "Stephen Tulloss" <stephen.tulloss@gmail.com> on 06/09/2007 04:50:04 PM

**Subject:** Truth in Lending

The proposed changes in credit-card disclosures should be modified to include:

- Specification of easily-visible print for payment due dates;
- Prohibition of double-cycle billing; and
- Prohibition of "universal default" penalties.

Thanks for the opportunity to comment.

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