

**From:** "Young, Terrie L Ms BACH" <Terrie.Young@se.amedd.army.mil> on 10/01/2007  
12:25:03 PM

**Subject:** Truth in Lending

To Whom It May Concern,  
I heartily agree with these proposed changes, and feel that the government has been far too lax for far too long in regulating banking activities, not just credit cards, but all fees and waiting periods that banks charge. Thank heavens someone is finally taking notice, and hopefully enough angry constituents will complain that our "impartial and greed-free" elected officials will be scared into doing the right thing.

Terrie Young