

From: "Neena Plant" <nplant@comcast.net> on 10/10/2007 08:44:58 PM

Subject: Truth in Lending

To whom it may concern,

I appreciate the opportunity to offer my opinion on the proposed regulatory changes for credit card issuers. I believe the proposed changes to Regulation Z are long overdue! Credit card issuers have taken advantage of consumers for far too long without the necessary oversight and accountability and have been a bane to responsible use of credit cards as a form of commerce. It is about time card issuers were held to a standard which required full disclosure and notification regarding all their billing, rates, and fees practices. I would also suggest that these accountability rules need to be applied equally to consumer loans of any kind, not just credit cards but any revolving, home equity, payday, and other types of credit conceivably being utilized by consumers.

Best Regards,

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