

From: Julie Korsick  
Subject: Reg Z - Truth in Lending

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Comments:

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Proposal: Risk-Based Capital Guidelines; Capital Adequacy Guidelines; Capital Maintenance: Regulatory Capital; Impact of Modifications to Generally Accepted Accounting Principles; Consolidation of Asset-Backed Commercial Paper Programs (Regulations H and Y)

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Comments:

Again the consumer is hurt by more bureaucratic legislation. What happen to capitalism and competition? Big banks are obviously promoting this so price fixing and poor customer service will rule. Taking away YSP will add to the unemployment rate yet again.