

From: Darrell L Herzog  
Subject: Regulation Z - Truth in Lending (Credit Card Act)

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Comments:

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Proposal: Regulation A - Extensions of Credit by Federal Reserve Banks  
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In keeping with fare and balanced support to all individuals within their local community in general, it is of great benefit to any community when an individual who finds that the budget they live under has become burdensome as a result of many mitigating factors to include loss of job due to a down economy as we find America facing to the point of telephone call after telephone call from bill collectors. Having a local telephone number to the local Community Credit Counseling Agency is not only a serious benefit but is to be considered a Godsend in a time when so called financial help through scamming companies praying on the vulnerable only to make any individual or family financial situation worse than it already is. Trust goes a long way when dealing with a local Consumer Credit Counseling Agency. I know only too well as I too have had to utilize my local CCCA here in Bozeman, Montana. It should be noted as a very clear choice to mandate that the local CCCA telephone number be listed clearly for all credit on all Credit Card Statements sent to all communities within America. We are a free nation that works, but only when the people are empowered to help themselves out of situations that most likely are beyond their immediate control. So please take this seriously and empower America by creating a law that mandates that all credit card companies and financial institutions list their consumers' local Consumer Credit Counseling telephone number on all financial statements. I Thank You for taking the time to read this message.