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Subject: Regulation Z - Truth in Lending (Credit Card Act)

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Comments:

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Comments:

Mandating credit card companies to include contact information for three credit counseling services appears to be at first glance in the consumer's interests. However, the designation of the specific services suggests a preference that may not be in the consumer's interests. I believe that the best approach to encouraging the consumer access to credit counseling would be to provide contact information for the NFCC locator service for counseling providers. Consumers should not be denied easy access to qualified local consumer credit counseling services -- this legislation should be about empowering the consumer by giving the consumer a legitimate menu of choices.