From: Kira Anderson

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 27, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1393 Document Version: 1 Release Date: 10/19/2010 Name: Kira M Anderson

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Category of Affiliation:

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## Comments:

Dear Board of Governors of the Federal Reserve System, I am writing to you today in reference to the proposed rule to amend Regulation Z, Truth in Lending. I have worked for Premier Bankcard for 8 years and believe in what we provide for our cardholders, we give chance and opportunity to rebuild or build credit and that is very important. With out our cards alot of people would never beable to repair their past. Everyone deserves this opportunity to make a change. I ask that this not be changed because it would drastically affect Premier Bankcard employees, families, card members, the community and the state of South Dakota. Sincerely, Kira Anderson