

From: Premier Bank Card, Joshua OMeyer
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Comments:

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Name: Joshua O Meyer
Affiliation: Premier Bank Card
Category of Affiliation: Other
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

To whom this does concern, My name is Josh Meyer I am writing in regards to the credit card act and how this can impact lending,jobs and the general public in need of establishing credit. I am a little perplexed regarding the credit crunch and how huge this can impact an individual.Without credit or a chance to establish credit how can the common person start a life.Ive been working in this industry going on 9 years and ive seen first hand how giving individuals a chance to establish credit also gives these people a sense of identity and purpose. How do the feds expect the economy to turn around with all the restrictions on companies lending.People will need a ground up credit building opportunity after what the economy has done to impact everyones credit.companies such as Premier Bank Card do offer this opportunity to anyone willing to start over.The problem,the feds are taking away that start over process.Credit has been around a very long time from the merchants loaning on a hand shake. I was raised with the understanding that everyone should have a chance and the free will to borrow and start over. When I was 18 years old I had no one to cosign on a loan I myself started with 1 credit card with a low limit and this enabled me to own a home and cars.Plus help co-sign for family soo the could get a fair start. Dont let the feds take away our free will to borrow and lend. In all respect how would our forefathers perseive the government interfering with peoples God given wright to make choices. In all sincerity
Josh Meyer