

From: Debbie S Ewoldt  
Subject: Reg Z -- Truth in Lending

---

Comments:

Date: Dec 28, 2010

Proposal: Regulation Z - Truth In Lending Act  
Document ID: R-1393  
Document Version: 1  
Release Date: 10/19/2010  
Name: Debbie S Ewoldt  
Affiliation:  
Category of Affiliation:  
Address:  
City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

Our credit cards give people a second chance at rebuilding their credit when otherwise they would not even be offered a credit card. Our cards are available to individuals who may have credit problems in the past