

From: Patty Goetz-Taft  
Subject: Reg Z -- Truth in Lending

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Comments:

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Proposal: Regulation Z - Truth In Lending Act  
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Comments:

Federa; Reserve: The following comments are provided regarding: Docket No. R-1393; RIN 7100-AD55 Proposed rule to amend Truth-in-Lending (Regulation Z) I am sending you this letter in regard to Section 226.52 - Limitation on Fees under the Truth and Lending Act. I oppose this legislation. The proposal to further restrict limitations on fees that are allowed by card issuers would also restrict and hinder the opportunities for US Citizens to establish or reestablish their credit. In this day and age, all individuals need to have the opportunity to have access to credit. The proposed legislation oversteps the Fed's authority and was not the intent of the CARD Act, as it was written by Congress. Thank you for your assistance in this matter. Patty Goetz-Taft