From: Gwen Coleman-Mabry
Subject: Reg Z - Truth In Lending

## Comments:

If there is an issue you really need to address; it is the predatory credit card issue practices on college campuses throughout the country. These students are unemployed and most wound up ruining their credit, because the banks hold special events, to hand out the cards to students, who don't any means to repay these debts. As you know, this has been going on for over 30 years. Please help to put a stop to it.

Gwen Coleman-Mabry