

From: Ralph D. Gunst  
Subject: Reg Z - Truth In Lending

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Comments:

To whom it may concern,

There should be controls on lending institutions on the predatory practices of issuing credit cards to young adults still claimed by and under parental supervision.

The issuance of credit cards to these adults with little or no income and then use the privacy act to keep parents from accessing the information.

However, the same institutions still expect these same parents to help pay for the financial indiscretions of these students.

I propose a disclosure to parents of young adults that are still under financial needs, such that this predatory lending practices can be controlled or eliminated.

Regards,

Ralph Gunst