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Reviews

Thorough information! Its such a good study. Sure, it is perform, still an amazing and interesting literature. Once you begin to read the book, it is extremely difficult to leave it before concluding.
(Evie Emmerich)

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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 142 pages. Original publisher: Washington : U. S. G. P. O. : For sale by the Supt. of Docs. , U. S. G. P. O. , 2006. LC Number: KF26 . B39 2005p OCLC Number: (OCoLC)73483027 Subject: Credit cards -- Law and legislation -- United States. Excerpt: . . . 11 ficulties for some consumers who use the account for long-term fi-nancing. Accordingly, the Board will also consider ways to make the short-term nature of the account agreement more transparent in the disclosures. We also believe that consumer testing should be used to test the effectiveness of any proposed revisions and anticipate publishing proposed revisions to Regulation Z in 2006. Thank you very much. HELBY Chairman S. Ms. Williams. STATEMENT OF JULIE L. WILLIAMS ACTING COMPTROLLER OF THE CURRENCY ILLIAMS Ms. W. Thank you. Chairman Shelby, Senator Dodd, and Senator Johnson, I appreciate the opportunity to appear before you today to discuss the Office of the Comptroller of the Currencys per-spectives concerning the marketing and disclosure practices of the U. S. credit card industry. Given the importance of credit cards to consumers and the U. S. economy, this is a most timely hearing. The OCCs supervision of the credit card operations of national banks includes safety and soundness fundamentals, compliance with consumer protection laws and regulations, and fair treatment of consumers. My written statement describes our activities in those respects in detail. This morning, I would like to summarize four key points from that written testimony. First, it is widely recognized that todays credit card industry is highly competitive and innovative. Credit card issuers have re-sponded to increasing market competition with innovations in card products, marketing strategies, and account management practices. The primary goals of these product and...



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