

From: GreenPath, Inc., Richard A Bialobrzeski  
Subject: Regulation Z - Truth in Lending (Credit Card Act)

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Comments:

Date: Nov 17, 2009

Proposal: Regulation Z - Truth in Lending  
Document ID: R-1370  
Document Version: 1  
Release Date: 09/29/2009  
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Comments:

I am commenting regarding the requirement that credit card statements include contact information for at least three credit counseling organizations that are approved by the Executive Office for U.S. Trustees. I just want to make sure that creditors are able to include a phone number and website for an EOUST-approved credit counseling organization that differs from the exact phone number and website listed on the EOUST website.

Many credit counseling companies that are EOUST-approved provide two separate services --- bankruptcy counseling and general credit counseling. The contact information on the EOUST site is for bankruptcy counseling, which is specifically tailored to people who are contemplating filing for bankruptcy or have already initiated action with a bankruptcy attorney. This service is not appropriate for non-bankruptcy consumers seeking general counseling and education help for their finances. Those people should be directed to general credit counseling services, which may be at a different phone number and website address than what is listed on the EOUST website. So please do not REQUIRE creditors to list the contact information exactly as it appears on the EOUST website. Thank you for your consideration.