

From: michael.koziol@pciaa.net on 06/17/2007 06:55:01 PM

Subject: Truth in Lending

A suggestion for the regulations regarding charge cards:

Currently, all my charge card companies send the bill with a glassine envelope, in which the address shows once I put the bill into the envelope. It only does so provided I put the bill in properly. Thus, there are 3 of 4 ways in which the address will not show: bill reversed, check behind that; check in front of bill, facing front, check in front of bill, facing backwards. Only one situation works so that the payment reached the charge card company in time. Other entities use preprinted envelopes, make that a requirement (then it doesn't matter how you put the bill and the payment...it gets delivered. Or at minimum, require the companies to print the bill so that regardless of how it is facing in the envelope, the address will be in the window (simply print the address on the reverse.) The former is more preferable as it removes the companies from claiming no payment when the only reason for payment not being received was an inadvertent error.

Thank you.

Please feel free to contact me if you like. Work info below. Home: 847 825 0981.

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