

**DATE:** January 14, 2010

**SUBJECT:** Federal Reserve approves final rules to protect credit card users from a number of costly practices.

**HIGHLIGHTS:** The Federal Reserve Board on Tuesday approved a final rule amending Regulation Z (Truth in Lending) to protect consumers who use credit cards from a number of costly practices. Credit card issuers must comply with most aspects of the rule beginning on February 22.

**DOCUMENT LOCATION:** <http://www.federalreserve.gov/newsevents/press/bcreg/20100112a.htm>

**FURTHER INFORMATION:** Timothy A. Bosch, Vice President  
Banking Supervision and Regulation Department  
(314) 444-8440, or 1-800-333-0810, ext. 448440