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To: Clients

From: Regina Uhl

Subject: Proposed Rule Amending Regulation Z §1026.4 (Finance Charge)
Comment Period Extended By Consumer Financial Protect Bureau

On August 24, 2012, this firm issued a [memorandum](#) on the proposed rule to amend the definition of finance charge in §1026.4 of Regulation Z, which was published in the August 23, 2012 issue of the *Federal Register* by the Consumer Financial Protection Bureau (CFPB). The proposed rule's comment period was originally stated to end on September 7, 2012. The CFPB has reconsidered and in today's issue of the *Federal Register* (77 FR 54843) has published notice that it is extending the comment period for the proposed amendments to §1026.4 to November 6, 2012.

Except for the above extension of the comment period, all other statements in our August 24, 2012 memorandum remain unchanged.

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