



A.S. Pratt & Sons

RE: The Law and Regulation of Financial Institutions 2009 Update No. 2

Dear Customer,

Enclosed is your second 2009 update to *The Law and Regulation of Financial Institutions*.

This update includes discussion of:

- Revised unfair or deceptive practices provisions of Regulation directed at unfair credit card practices. (See Chapter 22.)
- The Credit CARD Act of 2009, which became law May 22, 2009 and will become effective generally on February 22, 2010. (See Chapter 22.)
- An interim rule amending Regulation Z to implement provisions of the Credit CARD Act that go into effect August 20, 2009. (See Chapter 22.)

Our goal with *The Law and Regulation of Financial Institutions* is to provide you with practical and comprehensive guidance on the myriad areas of law that affect financial institutions. We would like to know how we are doing regarding that goal. If you have any suggestions or comments, please feel free to call us at 1-800-572-2797 or visit us online at www.aspratt.com.

Sincerely,

Catherine Dillon
Editor