Comment #: 10

Mrs. B Rutherford Virginia Credit Union, Inc. Virginia United States

Thank you for the opportunity to comment on The FACT Act Disposal Rule, R-411007.

We support the proposal on the proper disposal of consumer information. We believe that you have adequately defined both "consumer information" and "disposal." Most, if not all of the proposed rules do not appear to impose excessive costs to an organization, even to smaller institutions, as shredders and other methods for disposal are readily available. In addition, proper disposal of consumer information is currently being carried out by many institutions to maintain the consumers' confidence and trust in their financial institution.