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We are pleased to convey our overall support of the Proposed Rule regarding appropriate disposal of consumer report information and records. We believe that it gives financial institutions necessary discretion to adapt disposal methods to changing threats to customer information. As the Information Age emerges and brings about social and political change, avoiding overly prescriptive regulations is critical to consumers and businesses alike. The Proposed Rule's reasonableness standard and the accompanying examples give financial institutions a clear understanding of how to comply while grappling with the challenge to properly maintain and destroy sensitive consumer information. We respectfully request the Commission to improve the Proposed Rule by tying the reasonableness of the disposal measures taken to the sensitivity of the information contained on the record being disposed of and the costs and burdens of a particular destruction method. If the Commission has any questions, I can be reached at 818-871-5231. Thank you for the opportunity to comment.