

Reg Z Finance Charge Chart

To disclose, or not to disclose, that is the question when it comes to Reg Z. To assist compliance officers in doing their jobs, *Regulatory Risk Monitor* offers the following chart from consultant Alan Dombrow, Harland Financial Solutions, Portland, Ore., to help you determine whether a given credit-transaction charge is a finance charge that must be disclosed.

FINANCE CHARGE = DOLLAR COST OF CONSUMER CREDIT: It includes any charge payable directly or indirectly by the consumer and imposed directly or indirectly by the creditor as a condition of or incident to the extension of credit.

