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To: regs.comments@ots.treas.gov

Subject: Attention: No. 2003-62

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The real problems with the notices are two: That companies can share within the hundreds of companies with which they are affiliated, or that are within their corporate umbrellas, and that the requirement is "opt out" rather than "opt in".

Given that, the notice should spell out VERY clearly the extent to which companies can share information and with whom, and it also should also define very clearly what that tricky little phrase "permitted by law" actually encompasses (as in CapitalOne's notice, "except we may disclose information as required or permitted by law").

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