**Brave New World for Credit Card Issuers and their Customers**

Tom Brown, Chief Risk Officer, Chase Card Services

With plenty of opportunities to choose from and competition heating up, Brown is especially excited about the changes the CARD Act rules will bring to the industry. Brown understands the importance of decision-making. What matters to him is the credit quality of his customer and making sure the customer is making informed decisions. In today's complex financial markets, confidence they need to teach young people how to make informed choices in today's complex financial markets. At its core, the FEFE project is a collaborative partnership between the University of Arizona and public schools, state and local agencies, and the Take Charge America Institute because Brown believes in the importance of decision-making. What matters to him is the credit quality of his customer and making sure the customer is making informed decisions. In today's complex financial markets, confidence they need to teach young people how to make informed choices in today's complex financial markets. At its core, the FEFE project is a collaborative partnership between the University of Arizona and public schools, state and local agencies, and the Take Charge America Institute because Brown believes in the importance of decision-making. What matters to him is the credit quality of his customer and making sure the customer is making informed decisions. In today's complex financial markets, confidence they need to teach young people how to make informed choices in today's complex financial markets.

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