

From: Linda Tudyk
Subject: Reg Z - Truth in Lending

Comments:

This comment is to address the burden associated with complying with the 21 day rule on the 2009 Card Act. We are a very small credit union with only 4 employees and trying to comply with this 21 day rule will be very difficult at any time, but trying to comply by August 20, 2009 seems impossible.

Our credit union is very careful to make sure our members are aware of the due dates on their loans and we never change an interest rate or due date without a new loan document. This rule will be very confusing to our membership because we will need to change the way they are use to doing business with us.

Please reconsider this ruling for open end loans.

I may be contacted at Express-News Federal Credit Union.

Thank You

Linda Tudyk