

From: Pres Kitsap CU, Elliot Gregg  
Subject: Reg Z - Truth in Lending

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Comments:

August 3, 2009

Ben Bernanke  
Chairman  
Board of Governors of the Federal Reserve System  
20th and C Streets, NW  
Washington, DC 20551

Dear The Honorable Bernanke:

Dear Chairman Bernanke:

Please defer effective date.

Many intitutions allow members to select their own due date.

Some transition time will be critical to prevent adverse impacts on these consumers.

Thank you for your consideration.

Sincerely,

Elliot Gregg  
Pres Kitsap CU