

From: Melissa David  
Subject: Reg Z - Truth in Lending

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Comments:

To Whom It May Concern:

The August 21, 2009 deadline is a nightmare. We at Self Help Credit Union are in the process of changing statement vendors. That process itself is strenuous enough without adding more changes that need to come. We currently have 8 different brands that need statements processed. There is not enough time to implement changes of payment dates within the branches. All of our North Carolina Branches are fairly small comparing members to employees. It would be extremely difficult to get members in to sign necessary paperwork in order to change their payment due dates. Please consider extending this implementation date and revising this plan.

Thank you,  
Melissa David