

From: Arkansas Health Center Federal Credit Union, Gerry Cooper  
Subject: Reg Z - Truth in Lending

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Comments:

We are We are a small credit union with a limited field of membership If we have to send monthly statement to our members, this is going to put an extra expense on the credit union and we will not be able to serve our members the way we would like to. A lot of our members are only able to get credit through the credit union and we want to be able to continue to serve them and help them rebuild their credit Also, if we have to send monthly statements, this is going to increase our cost to our data processor each month. we only have 3 employees and if this does go in effect, one employee will have to spend most of their time stuffing envelopes and not be able to serve our members, which will put more work on the other 2 employees and our members will be the ones who are hurt. Please reconsider this law

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