

From: Mary McMahan  
Subject: Reg Z - Truth in Lending

---

Comments:

It is of great concern for the costs for credit unions related to this act, not to mention the changes that must be made in regard to the 21-day notification by August 20th.

There must be a better solution for all involved, other than this. I think you should re-think this immediately.

Thanks.

Mary McMahan  
CPMEFCU