

From: PBA Federal Credit Union, Betty Dockery

Subject: Reg Z - Truth in Lending

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Comments:

We are located on a military post and try to serve our armed services and members that are employed on this great arsenal.

We are deeply concerned about having to send out monthly statements instead of quarterly statements as the cost will greatly

Effect our Credit Union and may cause a hardship to our Credit Union.

We are greatly concerned about the changing of the payments on the loans, as some of our military have requested certain dates

That coincide with their pay dates. Our other members prefer to set their own payment dates as well.

Another operational issue that we are concerned with is the credit union reporting procedures. It is very unfair not to report to

The credit union this month, as some people we are working with are trying to bring up their credit scores. We need to report

A steady and correct payment method on the reports.

Betty Dockery

PBA Federal Credit Union