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Comments:

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Comments:

The operational problems associated with providing periodi statements at least 21 days before due date are different for open end lines of credit and HELOC loans than credit cards and have left our data processor scrambling to help us with the changes necessary in our loan programs to comply. These changes are necessary for credit cards, however, for other forms of loans they just confuse our members and pose huge problems for us. we are still not sure how to comply with the 45 day requirement for changes in rates from the 15 days.. The programing problems are huge! Please encourage the Credit Card Act apply ony to credit cards as originally intended by congress. Thank youi