

From: Otis L. Reeves  
Subject: Reg Z - Truth in Lending

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Comments:

Dear Sir/Ma'am,

I am a board member of a small, whole person credit union.

The rapid application of this new bill is an undue financial and logistical nightmare.

The attitude that we should, "just deal with it" is absurd.

Credit Unions across the nation provide fair and accessible lending to their members.

We are NOT analogous to "pay day" and other predatory lenders.

I support the goals of this bill. However, we need more time to implement these changes.

October 31st would be a much more reasonable time frame to execute the book keeping, data entry and member notification.

Please.....extend the deadline to meet the requirements of this new law.

Respectfully - Otis L Reeves