

From: Longview Federal Credit Union, Frankie Golladay  
Subject: Reg Z - Truth in Lending

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Comments:

Gentlemen,

You did a great job on the credit card ruling, however including the open end loans in with the bill is causing problems and extensive expense on little credit unions. If this part could be excluded it would save this expense to credit unions that would ultimately have to be passed onto the members. Credit Unions are owed by the members and are non profit entities.

We are a small credit union of about 700 members. In today's economy any extra expense could be a hardship on them.

Thank you for your consideration.

Frankie Golladay  
Longview Federal Credit Union