

From: Joy Skelton
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Comments:

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Comments:

Reg Z is going to be a tremendous burden on our members and our credit union. The majority of our members will experience problems paying on a loan monthly instead of bi-weekly. They won't pay much attention to the notices mailed to them, and will not like being dictated to them that their payments need to be made monthly. This will be a tremendous expense for our credit union as we do not have anything set up on e-mail and our staff and space is very limited. I think decisions for our members are being hastily and irrationally made.