

From: "Cathy Loan" <cathy@amicus.coop> on 10/03/2007 01:50:02 PM

Subject: Truth in Lending

We are a federally chartered credit union in Spokane, WA serving 1130 members. We have practiced open ended lending for 45 years. The proposed change in Reg Z would have a negative impact on us due to all the changes necessary with our data processing system. Our members like the quick turnaround and convenience of open end lending.

What harm is created by open ended lending that the change is necessary? Can't another solution be found?

Thank you for considering our comments.

Cathy Loan
Pres./CEO
Amicus Federal Credit Union