

From: "Velsie Borja" <velsie@fccuhouston.org> on 10/12/2007 12:20:03 PM

Subject: Truth in Lending

To Whom it May Concern:

I am writing this letter to express my concerns regarding the proposed changes to Regulation Z as they pertain to open-ended lending.

I work for First Community Credit Union in Houston, Texas as a Vice President. I have been with my Credit Union for 6 1/2 years. We have a total of 9 branches and serve 75,011 members. Our asset size is \$532,529,898.

We have been working with open ended lending for several years now and it has opened up so many avenues for us to be more convenient for our members. We can accommodate members who are out of town, by phone or those who live out of state. Making it easier for our members is the key to delivering service. Changing the current system could cause disruptions and modifications to current Credit Union business practices and working relationships with members.

Our open ending program works well for Credit Unions and our members and hope you would consider to make no changes.

Sincerely,

Velsie Borja
VP - Branch Manager
First Community Credit Union