

From: "T. J. Tijerina" <tjtijerina@fccuhouston.org> on 10/12/2007 02:50:03 PM

Subject: Truth in Lending

**To: Board of Governors of the
Federal Reserve System**

REF: Docket No. R-1286

Dear Sir:

I have been a member of First Community Credit Union since I was sixteen years old. I am a young busy professional that values time and convenience. My open ended lending plan at my credit union meets these needs. When I need to borrow money from my credit union I rely on my open-end plan to facilitate these transactions in the most efficient manner. I believe change is unnecessary, would create more paperwork and inconvenience me the consumer.

Thanks,

TJ Tijerina
First Community Credit Union Member