



October 11, 2007

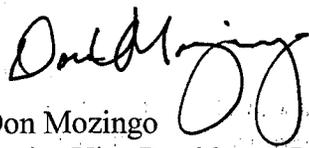
Ms. Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, N.W.
Washington, DC 20551.

Re: Docket No. R-1286

I am writing to you on behalf of First Community Credit Union of Houston to express our opposition to the proposed amendment to Regulation Z. We have served our members with the current system for the past 25 years and have been successful. Our members rely on the flexibility and convenience that our credit union has to offer. We are at a time where the key to business is convenience and building strong relationships.

The open-end credit system for many years has allowed us to meet our members' lending needs as well as provide our members with adequate disclosures. This proposed amendment would cause significant changes to the current credit union business practices and working relationships with our members. If the new change were implemented, the investment of time and money would be substantial. The implementation of this new concept would only bring frustration and confusion to both our members and staff. In my opinion, retaining a traditional service with our credit union members is beneficial to all.

Sincerely,


Don Mozingo
Senior Vice President – Lending

Think First.