

From: Sealed Air Corporation, John W. Cooper  
Subject: Reg Z - Truth in Lending

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Comments:

Please listen to input provided by the Credit Union National Association (CUNA) on the hardships placed on credit unions by trying to comply with the 21-day rule of the CARD Act, and especially to comply with the CARD Act by August 20th, 2009.

As a member of the Board of Directors for Secured Advantage Federal Credit Union, and having been a member of a credit union for over 30 years, I can attest to you that all of facts in Daniel A. Mica's letter to the Honorable Ben S. Bernanke, of July 30, 2009 ([link attached](#)) are true. The methods of providing statements to credit union members are at the desire and convenience of the members. To comply with the 21-day rule would be an extreme hardship for credit unions and to have a separate statement would add no value to the members.

Thank you,

John W. Cooper  
Sealed Air Corporation