

From: Hutchinson Postal Credit Union, Rosa White  
Subject: Reg Z - Truth in Lending

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Comments:

I would like to express my deep concern about the Credit Card Accountability Responsibility and Disclosure Act. We are a 3.3 million credit union with two employees. This will cause much hardship for our credit union. This new regulation will of course increase our operating cost. Our members work for the post office and get paid bi-weekly. Their loan payments are set to pay every payday. I am not sure why we are being required to make drastic and confusing changes to a system that doesn't need revised. We are not a credit card company. We do not operate in the manner that credit card companies do. The compliance date is unrealistic and most likely won't be met by many. Our data processor is working diligently to try to find the most cost effective method to comply, but they still have questions that no one has answered.

I highly suggest that this issue be revisited and allow more time to comply with this new regulation.

Rosa White  
HPC Credit Union