

From: ENERGY SERVICES Federal Credit Union, Penny K. Jarnot  
Subject: Reg Z - Truth in Lending

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Comments:

To Whom It May Concern:

As a Manager/CEO of a small credit union in Minnesota, I am deeply concerned about the impact your CARD Act will have on our financial institution. We offer open end lending to our members as a convenience for them. This new ruling will put undue hardship on my staff and on our financials.

In today's economy, the cost of complying with the CARD ACT will be detrimental to my organization.

No one has answers or we are receiving conflicting answers to our questions. There is not enough time for us to comply.

I am asking that you reconsider this compliance issue or at least delay the compliance date so we have a chance to comply properly.

Thank you for your time.

Penny K. Jarnot  
ENERGY SERVICES Federal Credit Union