

From: Achieva Credit Union, Gary Regoli

Subject: Reg Z - Truth in Lending

Comments:

As a credit union with a large portion of our loan portfolio in open end documentation, we are being extremely taxed to comply with an 8/20 deadline for non-credit card loans. Our data processor is not going to be able to change code that quickly to accommodate these requirements. Our only other option is to inconvenience thousands of consumers by changing the due dates on their loans. Please consider postponing this deadline or better yet, ask Congress to remove this onerous requirement from the Credit Card Act.

Thank you.

Gary Regoli
Achieva Credit Union