

From: Seaboard Federal Credit Union, Kyle Casburn  
Subject: Reg Z - Truth in Lending

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Comments:

Dear Federal Reserve Board of Governors:

I am writing to express my strong objection to provisions Credit Card Accountability and Disclosure Act of 2009 pertaining to the 21-day periodic statement requirements as they apply to open end credit other than credit cards. This provision was inserted to the bill at the last minute and without debate. If enforced, consumers will be further confused about their responsibilities to repay their debts.

I urge the Board to use your authority to delay the compliance date of TILA provisions, such as the 21-day rule for non-credit card accounts.

Sincerely,

Kyle W. Casburn  
Seaboard Federal Credit Union