

From: WNC Community CU, Randall S Crawford

Subject: Reg Z - Truth in Lending

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Comments:

]My name is Randall S Crawford.I am CEO of WNC Community CU in Waynesville,NC.The above referenced compliance regulation will be impossible for our credit to adhere.Our data processor, Fiserv can not impliment a change fast enough to meet the dead line.The cost will be substancial and WNC Community has no way to recop these costs short of charging fees.Therefore a reg meant to help thousands of americans will actually become very anti-consumer.We do not charge late fees,adjust rates higher on loans when payments are late,or report members as delinquent unless they are at leasr 30 days past due.We respectfully request a more adequate time to put in place a reg that was drawn up in hast,without regard of the harm it will cause to consumers and the credit union industry.