

From: Alissa Johnson
Subject: Regulation Z - Truth in Lending

Comments:

Alissa Johnson

December 1, 2010

Jennifer J Johnson
Secretary, Board of Governors of the Federal Reserve System
20th St. and Constitution Ave. NW
Washington, DC 20551

Dear Ms. Johnson:

Please, Please, Please reconsider this! I have seen first hand how Credit Union members have benefited from having this protection! The last thing you want when someone come in for a \$40,000.00 vehicle loan to go away with less insurance than they came in with. Think about it, if someone had a \$100,000.0 life insurance policy and had a \$40,000.00 vehicle/home equity loan then you have just decreased their policy. That policy is intended to take care of their family. Let the credit insurance or debt cancellation take care of their loan. Every time I have a member call and we can say don't worry about the loan it will be taken care of you can hear the relief in their voice. Sometimes you can see the tears in their eyes. This will not help people it will only hurt them.

I am begging for you to reconsider this!

Sincerely,

Alissa Johnson