

From: Cardinal Community Credit Union, Sharon Monda-Spotts
Subject: Regulation Z - Truth in Lending

Comments:

I have read your proposed rules in regards to Disclosures for a variety of insurance offered by financial institutions. After reading these proposal, I am confused as what your intentions are in regards to consumer rights. All insurance products are already sold as voluntary option. No one is required to purchase the item. Just leave things alone.

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