

From: School Systems FCU, Alyssa Evanchick  
Subject: Regulation Z - Truth in Lending

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Comments:

To whom it may concern,

I would like to express my concern over the proposed disclosure changes for credit insurance, debt cancellation and debt suspension under Regulation Z. These disclosures go well beyond ensuring that consumers are informed about these products. In fact, I feel that the proposed disclosures cast them in a strictly negative light and strongly discourage the purchase of these products. If enacted, the disclosure language will have a significant negative impact on the entire credit union industry, especially members. According to industry data, consumers have received an estimated \$2B in benefits from credit insurance products over the past five years.

I feel that the statements in the proposed disclosures could be revised to a more impartial approach to inform members about these products. I strongly urge you to reconsider the proposed disclosures and the impact they will have on credit unions and more importantly the members we serve and have benefited greatly from these products.

Alyssa Evanchick

COO / Marketing

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