

From: Cindy Zoldak
Subject: Regulation Z - Truth in Lending

Comments:

Cindy Zoldak

January 11, 2011

Dear Federal Reserve Board:

These proposed disclosures will have a significant negative impact on credit union members. We are concerned that a significant portion of credit union members who would benefit from these products will elect not to purchase them because they are told that these are bad and inferior products. This decision to not purchase these products will potentially expose them to unnecessary risks if they are unable to make future payments.

Sincerely,

Cindy Zoldak