

December 23, 2010

Dear Federal Reserve System
Board of Governors:

RE: Proposed Changes to Credit Insurance Disclosures
Docket No. R-1390

Wichita Falls Teachers FCU
4301 Barnett Rd.
Wichita Falls, TX 76310
62M Assets

I am asking you to reconsider the current proposed changes to credit insurance disclosures under Regulation Z and the Truth-in-Lending Act.

Credit life and disability insurance is a VOLUNTARY benefit that we provide to our members. Credit union members are NOT required to obtain this insurance, but they should have the ability to make an informed decision based on accurate information. The language used in the current proposals strongly discourages the purchase of this optional insurance.

As a Loan Officer, I have witnessed credit union members who have benefited from their decision to take advantage of this insurance. When this coverage is reflected in an unfavorable way, it discourages the member from choosing it and could possibly put them in a financial hardship should an illness or death occur.

Please reconsider the current regulatory changes to Credit Insurance Disclosures and the negative impact it could have on consumers.

Sincerely,

Leslie Lyons
Loan Officer
Wichita Falls Teachers FCU