

**From:** "Miki Schultz" <miki@myclearwave.net> on 01/25/2008 03:45:24 PM

**Subject:** Regulation Z

Miki Schultz  
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Federal Reserve Board Comment

Dear Federal Reserve Board Comment:

I strongly object to the proposed changes that would severely curtail the ability of credit unions to use multi-featured, open-end lending plans. These changes address a problem that does not exist and will require credit unions to undergo significant expenses. The disclosures currently provided under these plans are sufficient and provide members with the information they need on a timely basis.

Sincerely,

Miki Schultz