

From: ELGA Credit Union, Dana Taljonick  
Subject: Regulation Z - Truth in Lending

---

Comments:

To Whom This May Concern:

It concerns me as a lender for over 20 years, that the disclosure to purchase credit life and disability is possibly changing. I have had many experiences and close relationships with members that have benefited from taking these protection plans. One member in particular was self-employed and relied on the vehicle that was financed with our institution. When he was on the jobsite one day, he fell off a roof and broke his back. He was off work for many months and if he had not had the disability insurance he would have lost the vehicle and would have potentially lost his business. He was forever grateful that we offered and stressed the importance of disability insurance for him.

We also see many members that lose a spouse and can't afford or aren't prepared to take on an additional payment. These members are also so grateful that we provide a service that they needed in a hard time in their life. This is something I truly feel that if this is passed it is going to hurt so many of our members that don't already carry life insurance or disability. In our area we have so many people that don't carry any type of additional insurance to protect them from unexpected incidences.

Thank you for your time,

Dana Taljonick  
ELGA Credit Union