

**From:** "Ed Dobranich" <ed@fccuhouston.org> on 10/12/2007 11:55:01 AM

**Subject:** Truth in Lending

To Whom It May Concern:

I am writing this letter to voice my concerns about proposed changes to regulation Z regarding the open-ended lending.

We have been working with open ended lending for quite a few years and it is the perfect way to do loans. It is very accommodating to many members that cannot come into the credit union because they live out of town or do not have the ability to go to a nearby branch. Please do not change the current system that already is in place. This will cause members a delay in getting their loans that are needed to buy a car, a home or go on vacation.

This program that is in place now, works very well for First Community Credit Union. Please do not change a system that is not broken.

Sincerely,

Edward Dobranich  
Vice President - Katy Branch  
First Community Credit Union