



NATIONAL CREDIT UNION ADMINISTRATION Washington, D.C. 20456

Jan 17, 1989

Office of General Counsel

Harold M. Carter, Jr., Esq. Harris, Beach, Wilcox, Rubin and Levey Attorneys and Counselors at Law The Granite Building 130 East Main Street Rochester, NY 14604

Re: Approval of Forms (Your Letters of December 19, 1989)

Dear Mr. Carter:

You recently submitted to us proofs of several forms, including a loan application, credit voucher request, truth-in-lending disclosures, promissory note, and security agreement. You asked that we review the forms for compliance with the Federal Credit Union Act, National Credit Union Administration Rules and Regulations and various consumer regulations issued by the Federal Reserve Board. We do not review forms for regulatory compliance prior to their use. If you have a specific question concerning an interpretation of the FCU Act or the NCUA Rules and Regulations, please submit it in writing and we will be glad to respond to it.

Sincerely,

HATTIE M. ULAN

Acting Assistant General Counsel

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