

RICHARD J. DURBIN

ILLINOIS

ASSISTANT MAJORITY LEADER

United States Senate
Washington, DC 20510-1304

COMMITTEE ON APPROPRIATIONS

COMMITTEE ON FOREIGN RELATIONS

COMMITTEE ON THE JUDICIARY

COMMITTEE ON RULES
AND ADMINISTRATION

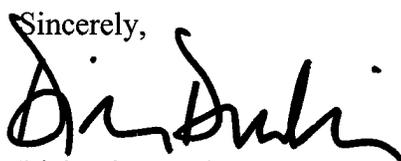
April 18, 2012

Mr. Olan O. Jones, Jr.
President and CEO
Eastman Credit Union
2021 Meadowview Lane
Kingsport, TN 37660

Dear Mr. Jones:

I write to commend Eastman Credit Union for providing your customers with a concise and consumer-friendly disclosure form listing the fees and key terms associated with your checking accounts. By making comprehensive fee information available in a simple, easy-to-read format that you developed in conjunction with the Pew Charitable Trusts, you have chosen to be upfront and honest with your customers about the fees you charge. I believe your customers will value your demonstrated commitment to transparency.

Your decision to adopt this disclosure form will not only benefit your customers in Tennessee, Virginia, and Texas, but it will also help advance the cause of fee transparency to the benefit of consumers nationwide. I commend and thank you and ECU for working with Pew to adopt their disclosure form, and I wish you success in your future endeavors.

Sincerely,


Richard J. Durbin
United States Senator