From: Padraic Walsh

Sent: 22 December 2008 15:26

To: creditunioncode

Subject: 'Credit Union Code'

Two comments

Chapter 2 point 4 (1) Accounts ensure that cleared funds are lodged on the day Chapter 5 point 3 - Unsolicited contact up to 9pm on a Saturday may be intrusive Padraic Walsh Opal Risk Management