

From: [Carol Middaugh](#)
To: [Regulatory Comments](#)
Subject: CUSO Oversight
Date: Wednesday, August 17, 2011 9:20:58 AM

Dear NCUA Governance –

I am writing to you as a concerned credit union member and 30-year veteran in the credit union movement. The strength of the credit union movement has proven its success founded on the cooperative spirit. Cooperation amongst all that want to make lives better for the people, our members. CUSOs were founded on the same premise and provide credit unions a means to cooperatively provide services to their members that they could not afford otherwise or from a third-party vendor on their own. CUSOs also provide services that are tailored specifically for credit unions and their members and continuously giveback to the credit union movement.

Providing unnecessary scrutiny and regulatory burden will cause undue expense and lose of time and focus spent providing the services to the credit unions and their members. This will cause an unfair disadvantage to CUSOs over third party vendors that do not have a 100% stake and commitment to the credit union movement. As CUSOs we are fully vested in the credit union movement and their success is our success.

I ask that you re-consider your proposed changes and let CUSOs do what they do best, enrich the lives of credit unions and their members.

Thank you for taking the time and I have faith that you will do what is in the best interest of those that you were appointed to serve.

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