

1803



**McCone County**  
**Credit Union**  
*" People Helping People "*

April 3, 2009

Mary Rupp, Secretary of the Board  
National Credit Union Administration  
1775 Duke Street  
Alexandria, Virginia 22314-3428

RE: Comment on Advanced Notice of Proposed Rulemaking for Part 704

Dear Ms. Rupp,

McCone County Federal Credit Union is a \$37M credit union located in Circle, Montana, a very rural part of northeastern Montana. We are a low income designated, community charter credit union & serve our 2,500 members by offering member business loans including agricultural loans, as well as usual consumer loans. Our goal is to provide services essential to be the primary financial institution for our members.

The Corporate Credit Union system is very important to the daily operation at McCone County Federal Credit Union, as we process all ACH originations & receipt, incoming & outgoing wire transfers, automated settlement of check processing & Check 21 deposits, coin & currency purchases. These services are provided at an affordable cost by our Montana corporate credit union, TSCCU. They also provide a pre-approved line of credit for times when liquidity is short & offer term certificates that offer a higher interest rate when we have excess funds. TSCCU is the only corporate we belong to.

The many functions of TSCCU would be hard to replace & we want to do business with a credit union rather than being forced to transfer our daily transactions to a mega bank located somewhere in America! The services provided by the knowledgeable, courteous staff at TSCCU in Helena are imperative to the members of McCone County Federal Credit Union. It is very important to us to continue the Corporate Credit Union system!

Sincerely,



Deanna M Brost  
Manager

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