

From: Sherry Roberts [sroberts@kraftcorfcu.org]
Sent: Monday, April 06, 2009 1:22 PM
To: _Regulatory Comments
Subject: Advance Notice of Proposed Rulemaking to 12 CRF Part 704

Dear Ms. Rupp:

The Board and Staff of Kraftcor Federal Credit Union appreciates the opportunity to voice our viewpoints on ANRP to 12 CFR Part 704. We are \$12 million in assets, with 1842 members in our community charter, which includes all of Hancock County and Western Breckinridge County in Kentucky.

Our membership at Kentucky Corporate is very important to us. Kentucky Corporate provides us with Settlement, ACH Origination, ACH Receipt, Domestic Wires, Line of Credit, Investments, SimpliCD, Check Collection, Over-Night Daily, Money Market, MCA Account, and a vast array of training on Compliance Issues such as Red Flag, Member Due Diligence, BSA, Robbery Training and more. Kentucky Corporate is a vital part of our day to day operations. Our credit union would suffer without the use of resources provided to us by Kentucky Corporate. Traveling further distances for training would place a hardship on our institution.

We appreciate NCUA giving us the opportunity to voice our opinions and concerns regarding the future of the corporate system. Our partnership with Kentucky Corporate is essential to us in serving our members.

Sincerely,

**Sherry Roberts
Manager/CEO
Kraftcor Federal Credit Union
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