

From: [Robin R Shurtleff](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Revisions to Part 704
Date: Friday, February 19, 2010 3:42:23 PM

Dear Members of the Board,

Thank you for the opportunity to comment on the proposed revisions to Regulation 704.

We are a very small credit union in the state of Missouri that depends on the services we receive from our Missouri Corp.

Credit Union. It is my understanding with the new proposed revisions that the capital requirements are not realistic for the corporate credit unions, there appears to be no possible way they could meet they new capital requirements in the time frame proposed. It seems to be proven that bigger is not better. If my corporate credit union ceases to exist as we know it today, it would impact my credit union to a degree that could greater impact the way we are able to serve our members. If my Missouri Corporate Credit Union were to merge with other corporate credit unions I believe my rates and fees would increase and my ability to reach decision makers would decrease. Again, I believe bigger is not better, my corporate credit union serves my credit union's need in an excellent manner, and I hope you will reconsider these revisions for the sake of ALL credit unions.

Thank you again,

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