

From: [SUE G](#)
To: [Regulatory Comments](#)
Subject: Comments on Part 704 Corp CUs
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As a smaller CU (\$20M) and in the same dilemma as most everyone else who use a Corporate for their payment services.....

We DO need the Corporate system for our payment services. These are not services easily changed to another provider, especially in smaller CU's who do not have the resources, time or personnel to properly search-out and follow-up on other options. Members United Corp. is still "small CU friendly" where we are able to speak directly to a rep. who will get problems or questions resolved for us through the Fed. or ACH without several different phone options.

Our problem with Members United is the Capital Share position. We are willing to pay more for services or even some form of "dues" rather than depositing Corporate "MANDATED" money into Capital Shares, which may be continually taken.

Will Corporates be able to make Capital Shares MANDATORY if the funds will NOT be insured? If this will be allowed, CU's will have no choice but to change service providers which could be very costly or being reckless with the Member's money and "donate" more UNINSURED funds to the Corporates to take at thier leisure.

I'm sure this issue has been approached in some manner already, but.....

Thank You for your consideration!!!

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