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January 24, 2011

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

Dear Ms. Rupp:

In 1976, Tri-County Credit Union chose private insurance to protect member share accounts. We felt having a choice would keep honesty and integrity within the system and provide greater security for credit union members.

We have diligently followed the rules and regulations pertaining to private insurance, disclosing the fact that member deposits are not guaranteed by the US Government.

Now, NCUA wants to pass its losses onto privately insured credit unions. Federal law clearly instructs the NCUA to charge only federally insured credit unions for any assessment due the TCCUSF.

By choice we are a privately insured credit union. Our institution receives no benefit from NCUA, the TCCUSF, or the federal government. We cannot comprehend the reasoning that we would be required to make a "voluntary" contribution to a fund that experienced losses of which we are not affiliated. ASI has already assessed us for losses incurred by privately insured credit unions during the previous two calendar years.

Judith A. Jones
Edward Loggins
Michael W. Giacchino

Sincerely,
 President - *Deane Bellefield*
 Vice Pres. *Claude A. Di Lanni*
 Sec Treas *Jack W. Macalee*

Tri-County Credit Union
Board of Directors