

From: [Steve Dunham](#)
To: [Regulatory Comments](#)
Subject: Voluntary Prepayment of Assessments
Date: Thursday, June 09, 2011 1:18:07 PM

I am in support of the Voluntary Prepayment of Assessments to “level” the premium expense and I believe our credit union would consider a prepayment up to 50 basis points.

There are two modifications I would recommend for the proposed program:

- 1) Increase the minimum from \$300 million to \$1 billion to ensure there is sufficient participation by credit unions.
- 2) Pay interest on the prepayments at the same rate that the Treasury is being paid. This should increase participation and would compensate the participating credit unions for providing the benefit of reduced premium expense to all credit unions.

Sincerely,

Steve Dunham
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