

**From:** [Marshall Boutwell](#)  
**To:** [Regulatory Comments](#)  
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I don't know if you have me down as responding or not so, just to make sure; We support the NCUA effort to craft a way to minimize the assessments for the next two years which are necessitated by cash flow issues not actual losses of the program. I wish this could be done with low yielding loans from credit unions to the fund rather than the 0% suggested by the NCUA proposal. My reason is that I fear a lot of credit unions will not participate because they will perceive that others will get a "free ride" if they participate and others do not. By paying a nominal interest rate, those of us who wish to support your efforts would not feel that others are getting a free ride and if you would allow us to contribute more than 36 basis points we could be certain of generating enough money to really impact the assessment. We will participate if you can come up with some way of letting us know how much is pledged before final commitment.

**R. Marshall Boutwell**  
President/CEO

**Gwinnett Federal Credit Union**  
Phone: (770) 513-6380  
Fax: (770) 963-4066  
Email: [mboutwell@gwinnetfcu.org](mailto:mboutwell@gwinnetfcu.org)  
Website: [www.gwinnetfcu.org](http://www.gwinnetfcu.org)



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