



January 23, 2014

Gerald Poliquin
Secretary of the Board
NCUA
1775 Duke St
Alexandria, VA 22314-3428

RE: NCUA contacts in business offices

Dear Mr. Poliquin,

The proposed requirement for contacts between NCUA staff and staff or officials of a federal credit union to occur in an FCU's business office would place an enormous financial burden on approximately 81 home based FCUs. This requirement would undoubtedly lead to forced mergers and liquidations of otherwise healthy FCUs. The NCUA is concerned with the safety and soundness of the credit union system and the location of the credit union or where NCUA officials meet is not relevant to that concern. Any concerns examiners have with an individual home-based credit union should be handled on a case by case basis.

These 81 or so FCUs represent all of our roots and should be preserved. After all, it is not these 81 FCUs or other small credit unions that caused the billions of dollars lost! The NCUA should be working just as hard to preserve smaller healthy credit unions true to our roots as regulating the credit unions that pose a real threat to the fund!

Respectfully,

A handwritten signature in cursive script that reads 'Robin L. Lamb'.

Robin L. Lamb
President