

From: [Scianna, Mary](#)
To: [Regulatory Comments](#)
Subject: Mary Scianna - Comments on Notice of Proposed Rulemaking for Part 701
Date: Thursday, January 23, 2014 4:25:57 PM

Dear Sir/Madam:

Please take into consideration the following points.

If examiners have concerns with individual home-based credit unions, they should work with them on a one on one basis.

Safety is a concern for all Credit Unions. In and of itself, the location of the credit union is not relevant to that concern because many credit unions which are in commercial space are exposed to the same safety concerns. The same hazards may occur in any location.

The requirement to move into commercial space would place an enormous financial burden on these credit unions and would undoubtedly lead to forced mergers and liquidation.

Respectfully submitted,

**Mary T. Scianna
A. M. Castle Employees Federal Credit Union
847-349-2565
847-572-0690 (fax)**

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