

# Community Credit Union

*Your Key to Financial Success*

February 6, 2014

Dear NCUA Board Members:

I completely understand that we all must take into account the need for diversity when choosing employees, contractors and vendors. However, we are in a society where we need to be given the choice and opportunity to hire employees that have the necessary tools, positive attitude, and good work ethic as well as fitting the need of the credit union. This hiring process should be left to the judgment of the Credit Union rather than having to hire based on the standards dictated by you the NCUA Board Members.

There are too many requirements placed on businesses in today's society and here you are placing even more requirements that may seem easy to you, but walk a day our shoes and you will experience the hoop jumping that is required to satisfy regulations. All of this takes away from meeting the needs of our members. We are in the business of improving our member's financial condition. We should not be in the business of developing policy to with regards to how we include diversity when considering employees, contractors and third party vendors.

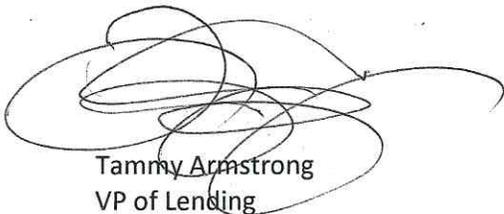
We are a smaller credit union and it is going to be a tough task to meet the new requirements of;

- Developing a diversity policy with respect to suppliers and contractors and evaluate and assess the diversity of those entities;
- Develop a workplace profile and diversity plan that uses metrics to evaluate and assess workforce diversity and hold management accountable for such efforts;
- Make available to the public on your website or annual communication, your diversity strategic plan, current workforce and supplier demographic profiles.

We have approximately 65 vendors that we deal with and a credit union of our size just cannot add this ongoing process to our current regulatory requirements. It is just too much!

Please reconsider what you are asking of us.

Respectfully,



Tammy Armstrong  
VP of Lending