

From: [Ron Teck](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701
Date: Thursday, February 04, 2016 4:10:09 PM

Dear Secretary of the Board Poliquin,

I've been a member of credit unions since 1966. They have always provided an affordable place to get car loans, vacation loans, loans to pay for home projects. They are affordable because they have lower overhead costs. Please don't harm these institutions that make it possible to get low cost loans.

Sincerely,

Ron Teck
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