

From: [Bob Millard](#)
To: [Regulatory Comments](#)
Subject: FOM Changes
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As a small credit union +/- 20 million, I am against the FOM change to ease FOM requirements. It will allow large credit unions in the area to offer services, that I may not be able to afford, to my members thereby putting the life of my credit union in danger.

It has long been my suspicion that NCUA and the Federal Government are working together to reduce the number of credit unions. This proposal goes a long way in encouraging that. It also blurs the lines representing the difference between credit unions and banks, thereby providing the necessary information for banks to mount their appeal to TAX credit unions. If that is your goal, you will achieve it. If you want to promote the health and growth of smaller credit unions, you will reconsider or at least limit the size of credit unions under this rule to prevent the larger credit unions from gobbling us up.

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