

**From:** [Patricia McCloskey](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701  
**Date:** Thursday, February 04, 2016 5:40:10 PM

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Dear Secretary of the Board Poliquin,

Thank you for helping credit unions relieve their regulatory burden so they can provide safe and needed products and services for American consumers. At a time of increased regulatory burden for credit unions, I appreciate that your agency is aiding these responsible financial institutions to do their job better, instead of over-regulating them so they can no longer be available for consumers.

Please continue to provide this regulatory relief for credit unions. Powerful lobbyists for big banks will fight against such policymaking because they want to dominate the market and increase their profits. But, credit union products and services are a safe and sound option for consumers, and should be preserved. Thank you for governing in the best interests of all consumers, and not just the 1%.

Sincerely,

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