

**From:** [James Bohls](#)  
**To:** [Regulatory Comments](#)  
**Subject:** TBA opposes the NCUA's proposed rule to dramatically expand credit unions' authorities for Member Business Loans and Commercial Lending  
**Date:** Wednesday, July 22, 2015 3:26:35 PM

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James Bohls  
967 County Road 227  
Marlin, TX 76661

July 22, 2015

Dear Gerard Poliquin,

I have spent the last 41 years working for small community banks in small towns in Texas and during that time I have worked hard for the betterment of the communities I have lived in. The fact that credit unions have an unfair tax advantage over all other local banks is deplorable. The banks I have worked for are in DIRECT competition with the credit unions and it has been very hard to compete since THEY PAY NO INCOME TAXES AT ALL. The credit unions at one time served a purpose for the close band of depositor/owners, but with the expansion of their powers and their ability to enlist practically anyone to be a "member" has created an unfair playing field. Since small locally owned banks are the back bone of the community, we serve every part of our communities from the middle income to our low income customers. We are doing what the credit unions were originally chartered for, so maybe small community banks should get the same ZERO TAX STATUS.

Please do not vote for any further expansion of credit union powers and further erode our ability to serve our small communities.

Sincerely,  
James Bohls