

From: [Ted Williams](#)
To: [Regulatory Comments](#)
Cc: [Carlie Crenshaw Cruse](#); [Scott Golden \(scott.golden@mail.house.gov\)](mailto:scott.golden@mail.house.gov); [Colin Barrett](#)
Subject: "Ted Williams-Comments on Proposed Rulemaking for Member Business Loans, Part 723"
Date: Monday, July 27, 2015 12:01:19 PM

Gerard S. Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314-3428

Mr. Poliquin,

I am writing to discourage the NCUA in further expanding the business lending to the nation's credit unions by this internal rule change proposed. In this procedure, the NCUA cannot hear Congress' thoughts on this expansion of business lending. The capital structure of Credit Union's is not configured to support larger business lending. Credit Unions were designed to serve the needs of a small group of individuals with a common bond. The savings and loan industry is now extinct because of their reach into commercial lending without proper preparation. Our financial markets are not ready for additional stress.

The community banking industry is currently meeting the needs of the small businesses across America. The FDIC has researched the small business lending in our country and America's community banks are currently supplying the needed funds to this market in a very aggressive fashion.

Ted

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