



July 27, 2015

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

Dear Mr. Poliquin,

I am writing in response to the National Credit Union Administration's proposed rule to expand credit unions' authorities for Member Business Loans and Commercial Lending. This proposed rule would greatly effect America's hometown banks, including VisionBank in Topeka, KS. This rule also proposes a safety and soundness risk. The NCUA needs to be prepared to supervise the institutions with expanding business loan portfolios. Without the needed supervision there could be a tremendous increase in the number of delinquent member business loans.

This expansion reminds us of the Savings and Loan industry in the 1980's and 90's where the Financial industry was expanding in a field they did not have experience in. Many Savings and Loan's failed and headed the economy into a recession. The Credit Union industry would be in a like situation.

In addition, relaxing the regulatory standards will place taxpayers at risk. The NCUA should not undermine specific limitations by Congress nor expand the taxpayer liability.

VisionBank, along with the other Topeka Community Banks provide numerous opportunities to serve small businesses.

Respectfully,



Gary E. Yager  
President  
VisionBank  
Topeka, Kansas