

From: [Bill Helms](#)
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: Tuesday, August 04, 2015 3:37:41 PM

Bill Helms
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Houston, TX 77027

August 4, 2015

Dear Gerard Poliquin,

There is an unfair playing field in our country...banks do not get equal treatment as credit unions! The credit quality of credit unions is deteriorating as banks are improving, partly due to credit unions expanding beyond their charter. NCUA is seeking loopholes to expand even more into the lending that banks are regulated by law to perform, similar to the way mortgages were lax before the crisis outside the banking industry.

I urge you to oppose NCUA's proposed rule to expand credit unions' authority.

Thank you.

Most sincerely,
Bill Helms