



Powell Valley National Bank
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August 7, 2015

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

AUG18'15 AM10:44 BOARD

RE: Comments on Proposed Rulemaking for Member Business Loans, Part 723

Dear Mr. Poliquin:

My Bank and I have complete opposition to the National Credit Union Administration's (NCUA) proposal to vastly expand credit union's authorities for Member Business Loans and Commercial Lending. On behalf of the Powell Valley National Bank's Officers & Directors, we urge you to rescind this proposed rulemaking.

Congress clearly placed proper restrictions on credit unions' ability to engage in business lending and this proposal would clearly supersede their authority. It seems to us that the NCUA seeks to grant what Congress has already denied! Please reconsider trying to override the Congress of our United States of America.

Sincerely,

Charles L. Allen
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