

**From:** [Paul Kirkbride](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Tuesday, August 18, 2015 10:10:05 AM

---

Dear Secretary of the Board Poliquin,

Dear Chairman Matz,

As a credit union member, I appreciated the fact that my credit union was there for folks like me during the financial crisis. I understand that credit unions are subject to a cap on the amount of business lending they can do, but banks do not have such a cap. I appreciate the efforts that the National Credit Union Administration is taking to make it easier for credit unions to serve small businesses, despite the cap they face. I hope you will finalize your proposal as soon as possible.

We need credit unions doing more of what they're doing. Your proposal makes that possible.

Sincerely,

Paul F Kirkbride  
1622 Keaton Ln  
Colorado Springs, CO 80909