

From: [Vikki Phillips](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Tuesday, August 18, 2015 10:10:06 AM

Dear Secretary of the Board Poliquin,

The National Credit Union Administration is to be applauded for its proposal to ease the regulatory burden facing credit unions lending to small businesses. These days, small businesses need to be able to access credit and it makes sense for credit unions to serve them. Credit unions have never been part of the problem, but they can be part of the solution. The proposal you are considering is a step in the right direction toward making sure that credit unions can fully serve their communities.

Sincerely,

Vikki Phillips
7350 Campus Dr
Colorado Springs, CO 80920