

August 21, 2015

National Credit Union Administration
1775 Duke St.
Board Secretary
Alexandria, VA 22314

RE: Comments on Proposed Rulemaking for Part 723; RIN 3133-AE37

Dear Gerard Poliquin,

On behalf of the Henderson State University Federal Credit Union, which serves employees of four local employers and their family members I appreciate the opportunity to provide the comments to the National Credit Union Administration (NCUA) on its proposed amendments to the member business lending regulation. We have 1300 Members and \$10 million in assets and we support the NCUA's efforts to modernize the MBL rule.

Our credit union currently does not offer business loans due to restrictions in spite of several of our members requesting these loans. This change modernizing the regulation giving credit unions flexibility to develop MBL programs to best fit their members' needs would allow our credit union to move in a positive direction for all of our members. We do want to become the primary financial institution for all of our members including those having a need for a business loan.

Again, we support the NCUA's efforts to modernize the MBL rule. Thank you for the opportunity to comment on this proposed rule and for considering our views.

Sincerely,

Sharon Hearnberger
CEO/President
Henderson State University FCU

cc: CUNA, CCUL