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August 17, 2015

Gerard Poliquin-Secretary of the Board
National Credit Union Administration
1775 Duke St
Alexandria, Virginia 22313-3428

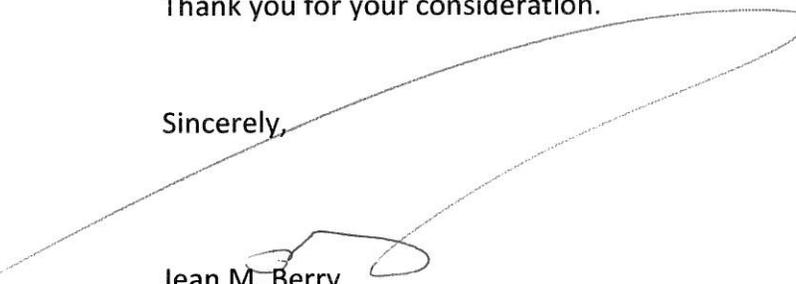
Dear Mr. Polquin:

This correspondence is being sent to request a withdrawal of the proposal to change the NCUA's member business lending regulation.

Credit Unions have been established as membership based organizations focused on serving the needs of their individual members. Credit Unions receive tax and regulatory advantages as a result of their focus on serving people of modest means. Expanding commercial services outside of that realm does not encourage or ensure that credit unions will prioritize the fulfillment of their mission as opposed to increasing concentration in non-member business loans to the detriment of their membership.

Thank you for your consideration.

Sincerely,



Jean M. Berry
Sr. Vice President

JMB:olb

