

From: [SCOTT FEDERLE](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Wednesday, August 26, 2015 10:00:07 AM

Dear Secretary of the Board Poliquin,

Established in 1934, Cinfed Credit Union is dedicated to meeting the commercial lending needs of our members, as well as business owners and investors in our community. We appreciate the opportunity to issue you this commitment.

Small businesses need more access to credit, not less. During the financial crisis, credit unions continued to lend to small businesses when other lenders - the banks - pulled back lines of credit. I am glad to hear that the National Credit Union Administration is looking for ways to let credit unions keep lending to their members. As you consider the rule, please keep in mind that the credit union exists to provide credit to its members, and look for ways to improve the rule to ensure that continues to happen.

Sincerely,

Scott Federle, CLO, and Jay Sigler, CEO
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