



www.desertvalleys.org

We're Here for You.

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August 27th, 2015

National Credit Union Administration
Attn: Gerald Poliquin, Secretary of the Board
1775 Duke St.
Alexandria, VA 22314-3428

To Whom It May Concern;

We are the Board of Directors of Desert Valleys Federal Credit Union. We thank you for the opportunity to provide comments on the proposed amendments to the Member Business Lending regulation.

Our Credit Union serves Members in Kern, San Bernardino, Inyo, and Mono Counties. We currently serve over 4,000 members and have assets of \$26 million.

The proposed amendments will ease the process of making business loans to our members. In many cases we are the member's best hope for a loan to continue operations or expand their business. These are credit worthy borrowers but due to the small size of these loans, banks do not want to bother with them.

These amendments will give our management team more flexibility in the process of making business loans. We recognize that with this increased flexibility comes increased responsibility. We will continue to develop and maintain a safe and sound member business lending program. As the Board of Directors of Desert Valleys FCU, we welcome this challenge.

We support all of the proposed changes. These changes will give Desert Valleys a greater opportunity to serve our members and improve our communities.

Thank you again for the opportunity to comment on the proposed amendments.

Sincerely,

A handwritten signature in black ink, appearing to read "Marshall Holloway", written over a faint circular watermark.

Marshall Holloway
Chairman – Board of Directors