



August 28, 2015

Gerard S. Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street, Alexandria
Virginia 22314-3428

Sent via electronic mail to:
regcomments@ncua.gov

RE: RIN 3133-AE37; Comments on Proposed Rulemaking for Part 723 - Member Business Loans;
Commercial Lending

Dear Mr. Poliquin,

I, on behalf of Dakotaland Federal Credit Union, appreciate the opportunity to provide comment to the National Credit Union Administration (NCUA) with regard to the proposed amendments to Part 723 – Member Business Loans; Commercial Lending.

Dakotaland Federal Credit Union has nine branches located in eight Eastern South Dakota communities with our Main Office located in Huron SD. We're a Low Income credit union and serve over 30,000 Members with assets over \$270 Million. We have been making Business Loans over 25 years and feel we make a difference in our Members lives. We currently have over 1,000 Small Business Loans totaling nearly \$60 Million. Our investment in Business Lending has created positive economic development within our communities while many National Banks have cut back on their commercial lending during the economic downturns. We've helped create jobs and prosperity in our local communities and feel we contribute to our economic success.

In the Dakota's you must rely on yourself and we are a true believer in being a Self-Help Cooperative. We're conservative and financially very safe and sound. We support the proposed rule and support more flexibility. Our Members need us – Our communities need us and we appreciate NCUA's foresight in this proposed regulation to minimize regulatory burdens allowing us to better serve America's Heartland.

Thank you for this opportunity to share our comments and concerns.

Sincerely,

Daniel R. Cumbee

Daniel R Cumbee - President / CEO