

RALLY AUTO MART
9106 SE 82ND AVE
PORTLAND, OREGON 97086
503-777-4800

August 25, 2015

Mr. Gerard Poliquin
Secretary to the NCUA Board
1775 Duke Street
Alexandria, VA 22314

Re: Business Owner in Support of Credit Union Lending

Dear Mr. Poliquin:

Thank you for NCUA's consideration in giving credit unions more flexibility in making Member Business Loans. We are a small business and proud member of Unitus Community Credit Union in Portland, Oregon.

We need credit unions in our community, and one important thing credit unions can do to support our community is to lend to small businesses. The cap on credit union small business lending means that credit unions cannot do as much as they could to help their communities. I know you cannot change the cap, but I do appreciate what you are doing to make it easier for credit unions to lend. Taking restrictions out of regulation and putting decisions in the hands of the credit union will help communities. I encourage you to finalize your proposal as soon as possible.

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,



Michael Jacobs
Dba Rally Auto Mart