CENTRAL CITY
CREDIT UNION

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AUG31'15 PM 2:01 BOARD

August 18, 2015

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

RE: Comments on Proposed Rulemaking for Part 723

Dear Mr. Poliquin,

Central City Credit Union is a $220,000,000.00 Credit Union serving over 23,000 members in Central Wisconsin.

Regulatory burden is really hurting my credit union. There have been so many changes in the last few years that have made it more difficult for the credit union to lend to and serve its members. That is why your proposal on member business lending is a breath of fresh air. It's really unlike anything we see coming out of Washington these days. You're proposing to actually reduce burden to spur lending. It's a novel idea and it will work.

We have a very successful, high performing, member business lending portfolio that has experienced a low delinquency ratio from the inception of the program. The changes that you have outlined will allow us to provide additional support to our members and ultimately our community.

The National Credit Union Administration is right on track with the Member Business Lending Proposal.

Sincerely,

Herb Stephani
Board Member