

From: [Mary Zillman](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Monday, August 31, 2015 4:40:05 PM

Dear Secretary of the Board Poliquin,

I don't claim to know in fine detail how the proposed rule changes will affect my credit union, or the credit union industry as a whole, but I do know this appears to be a smart, common sense approach to the issue. Not for a long time have we actually seen regulatory minutiae REDUCED, allowing credit unions, who know their fields of membership, to have greater autonomy in working out the scope of their programs.

I appreciate the creative thinking that allows credit unions to meet the needs of their business members in an easier manner. Local decisions based on local intelligence can only help members and communities.

Thank you.

Sincerely,

Mary Zillman
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