

From: [Larry Ellifritz](#)
To: [Regulatory Comments](#)
Subject: FOM
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NCUA Board,

Thanks for all you efforts and the courage to submit the FOM update, it's long overdue.

Although it looks like we will have a fight on our hands, we are all definitely ready to back your position!

Good work and let us know if we can help in any way.

Larry Ellifritz

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