

From: [Brian Truskey](#)
To: [Board Comments](#)
Subject: NCUA Regulatory Reform Agenda
Date: Thursday, November 16, 2017 3:59:51 PM

Hello there, I heard there was an opportunity to voice opinions on possible changes or removal of overly restrictive, or harmful, credit union regulations. As an employee of a state university, most of us are allowed to open up an account with the university's Federal Credit Union, that is, unless you are a religious minority. They claim that certain federal regulations do not allow them to open an account for those of us who are U.S. Citizens, but who, because of religious reasons, choose not to have or use a Social Security number. According to the credit union, they also cannot accept IRSNs (used by the IRS for tax reporting when a filer does not have a SSN), even though some banks accept them for new accounts.

I hope that you might consider changing the regulations so that religious minorities such as myself might be able to open credit union accounts that would otherwise be available to us at our places of employment. I believe this will be a step in the right direction in regards to religious equality.

Thank you,

Brian T.