

**From:** [James Boyd](#)  
**To:** [Regulatory Comments](#)  
**Cc:** [syashewski@cornerstoneleague.coop](mailto:syashewski@cornerstoneleague.coop)  
**Subject:** Abilene Teachers Federal Credit Union Comments on Proposed Home-Based Credit Union Rule  
**Date:** Monday, January 13, 2014 3:44:45 PM

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Dear Gerard Poliquin, Secretary of the Board, National Credit Union Administration:

It seems rather odd that NCUA knows what's better for small home-based credit unions regarding their facilities than the actual credit union Board of Directors and its members. Will we soon see an ambient temperature rating that we are required to keep for NCUA examiners when they are onsite? Will that differ for men and women and will it be age indexed? Is there a forthcoming square footage requirement per NCUA Examiner as well? In effect this rule will force some small home-based credit unions to no longer exist. Does that mean NCUA will reduce its staff and budget? This type of decision is one that the Board of Directors and the membership make, not NCUA.

Sincerely,

James Boyd  
President/CEO  
Abilene Teachers Federal Credit Union

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**James Boyd**  
President / CEO



**ABILENE TEACHERS**  
FEDERAL CREDIT UNION

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