

From: [Fable Griffin](#)
To: [Regulatory Comments](#)
Subject: Requirements for contacts with Federal Credit Unions
Date: Thursday, January 23, 2014 12:46:35 PM

January 23, 2014

Ms. Mary Rupp
Secretary of the Board
National Credit Union Association
1775 Duke Street
Alexandria, Va. 22314-3428

Dear Ms. Rupp:

This letter represents the views of Dallas IHC Federal Credit Union. We are half million asset size federal credit union serving about one hundred members in Dallas, Texas and we operate from a home office. We thank the NCUA for the opportunity to comment on this proposal. We are a small credit union that serves a warehouse group, Navistar International Trucks, this proposal would definitely negatively affect our credit union. The expense to provide an office would certainly cause our expenses to rise so much that it would create a hardship for us. We currently have our records in a fireproof safe with a backup there in the safe. All efforts are made currently to make the assets of the credit union safe. I do not support this proposal because it would so negatively affect the smaller credit unions. Also in our case more time would definitely help us to negotiate with the company through the labor union to be able to move back into the company office.

Sincerely,

Fable Griffin
Dallas IHC Federal Credit Union