

January 24, 2014

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

To Whom It May Concern:

I just heard of the proposal to eliminate home based credit unions. I must say I am very frustrated by the talk of our government about their concern for the little guy and seeing to it that everyone has a chance to succeed. This proposal doesn't live up to that promise.

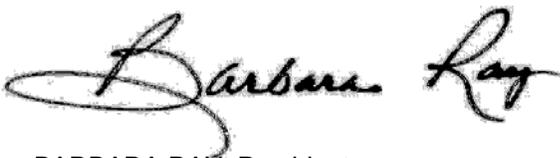
If these credit unions are legally doing what they were chartered to do, then what difference does it make where they do it or how big they are? They are obviously not flush with money because they are serving a small number of people, but if the people they serve are satisfied how and where they are being served then that should be sufficient. Their members should be the deciding factor. If they weren't satisfied, obviously they would go to another credit union for their services.

When examiners are hired, I assume they are told what their duties consist of prior to taking the job. That means they are hired to examine credit unions no matter the location or size. We all have job duties we may not like or are inconvenient. Sometimes we may not feel as safe as we would like when we do them, but it is part of our job so it must be done. I see this as no different.

These really small credit unions don't have a large contingency to speak for them, but that doesn't mean they should be ignored. If this is allowed to happen, what about the next group that is expendable because of inconvenience? What happened to doing the right thing for the right reason? I am not in a position to make a difference in this case but **you are**. I hope you will think long and hard about taking away something that seems to be working because it is inconvenient to the people whose job it is not only to regulate so the finances are protected but also help the credit unions succeed.

Who is next? Do we systematically go through eliminating more groups that we feel have become an inconvenience?

Thank you for reading my letter and allowing me to express my concerns.



BARBARA RAY, President