

January 23, 2014

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

I am the CEO of a small credit union (6.2 million) in assets. I am fortunate to have sponsor support for office space.

I can understand that NCUA wants to have a safe and efficient space for the examiners to do the job, however, most of the small credit unions that are home based are that way for a reason.

I am worried that your proposed rule (Requirements for Contacts with Federal Credit Unions) will cause a financial hardship on those credit unions.

I feel like NCUA should work with each credit union that poses a risk to the examiners on an individual bases. Maybe try to get them to share office space with each other or with a larger credit union.

I think we are losing too many small credit unions to mergers and I feel like the proposed rule with cause more mergers.

Thank for your considerations to my thoughts.

Sincerely,

Linda Tudyk
Express-News Federal Credit