



January 31, 2014

Mr. Gerald Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428

Re: UARK Federal Credit Union's Comments on Proposed Interagency Policy Statement Establishing Joint Standards For Assessing the Diversity Policies and Practices of Regulated Entities

Dear Mr. Poliquin:

The letter represents the views of UARK Federal Credit Union regarding the NCUA's proposal on diversity standards. While UARK FCU supports diversity, we cannot support the proposal as drafted. It appears the proposed rule would place significant burden on our small credit union in the requirement to gather diversity information of each supplier and contractor. This proposal, as currently drafted, could require us to assess Office Depot's or other large suppliers' diversity policies, which is simply unreasonable and does not seem to support the intent of the Dodd-Frank Act.

Having only fifteen full-time employees and three part-time employees, it would be next to impossible to commit to a strict diversity inclusion hiring policy. UARK FCU is committed to hiring the most qualified candidate to best serve our members.

Credit Unions already face an unprecedented number of regulatory and compliance changes. We hereby, respectfully encourage the NCUA to create diversity standards that are in line with the EEOC reporting requirements and exempt credit unions with less than 100 employees from diversity reporting requirements.

Respectfully submitted,

A handwritten signature in cursive script that reads "Gina N. Williams".

Gina N. Williams
Chief Executive Officer
(479) 521-1107