

From: [Tracy Carter](#)
To: [Regulatory Comments](#)
Cc: syashewski@cornerstoneleague.coop; [Betty DeWeese](#)
Subject: Tracy Carter's Comments on Proposed Interagency Policy Statement Establishing Joint Standards For Assessing the Diversity Policies and Practices of Regulated Entities
Date: Wednesday, February 05, 2014 3:12:20 PM

I appreciate you taking the time to allow me to give my opinion on the diversity proposal mentioned above. While I agree that diversity in the workplace is extremely important, I feel that it would be almost impossible for a credit union of our size to be able to properly monitor and report. We would have to have to dedicate an employee to just handle monitoring and reporting, which would had additional cost that is really unnecessary. We have never had a problem with diversity in our credit union with regards to the staff and/or board members and feel that we make every effort to make sure that we using all our resources across the board in a fair manner.

If it does become necessary, I would like to see credit unions with staff under 100 exempt from the regulations. This would cause such a strain on our already limited resource and keep us from being able to focus on the true reason we are all here, the member.

Also, it would be impossible for us to require our vendors and suppliers to submit every employment change with us to keep track of on a daily, monthly, or quarterly basis. We should not and could not be held responsible for their hiring and retention policies.

While I do see a need for diversity in the workplace, I would hope that each credit union would be able to use their own judgment to insure that these ideals are upheld.

Thank you for your time and consideration.

Sincerely,

*Tracy Carter, CCUFC
Loan Officer
Direct: 903-553-4412
Fax: 903-553-4462*

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