

From: [Kay Rankin-Swan](#)
To: [Regulatory Comments](#)
Cc: ["Suzanne Yashewski"](#)
Subject: Ward County Teachers Credit Union - Comments on Proposed Interagency Policy Statement Establishing Joint Standards For Assessing the Diversity Policies and Practices of Regulated Entities
Date: Tuesday, February 04, 2014 12:26:39 PM

NCUA Reg Comments;

Diversity – we diversify our loan portfolio and measure it
Diversity – we try and diversify our staff to compliment our membership base.

BUT, we are a small credit union and a small business – located in a small rural community of less than 7,500 residents. We currently have five full time people on staff. If we had to verify each vendor or supplier for their Diversity Policies & Practices – we would never be able to purchase something as simple as copy paper. The single largest item we purchase is new computer hardware and programs, which we do only about every five years.

For 2014 our office supply budget is \$10,000.00
That will be copy paper, paper to print our statements on each month, binders to maintain our record retention needs, thermal paper to print the receipts which we give our members for their deposits on, toner for our printers, and much more.

As you can only imagine – for an operation of our size to be required to analyze a supplier like Office Depot, Staples, Walmart, etc... would be not only a BURDEN, but probably impossible!!

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