



VA Hospital Federal Credit Union

4300 W. 7th St. Little Rock, AR 72205

February 6, 2014

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

Re: Comments on Proposed Joint Standards for Assessing the Diversity Policies and Practices of Regulated Entities.

Dear Mr. Poliquin:

VA Hospital FCU is a small, \$8,500,000 credit union that was organized sixty years ago to provide savings and loan services to employees of the two Veterans Hospitals located in central Arkansas. We are stable and well capitalized, but every day we struggle to keep up with our members' need for basic financial services. We don't offer credit cards, real estate loans, or business loans, but we do provide basic savings/checking accounts, share certificates, IRAs, Christmas Club accounts, auto loans and un-secured signature loans, the type accounts that the average member wants, needs and actually uses every day.

All credit union managers, but especially those running small credit unions, are already pushed to the limit administering the numerous programs that already exist. So where do we find the time and/or the money to comply with proposed diversity policies? And are we to hire job applicants just so we have a "diversified" staff. This credit union employees four people! Just how much "diversity" are we going to be expected to squeeze out of a four person staff? We have grave concerns as to the practical need for regulations such as these.

Mr. Poliquin, we ask that you forward our concerns regarding the implementation of these diversity regulations to the Board. No matter how well-meaning, regulations such as this cause undue financial hardship on small credit unions like ours and we suspect many, many others as well.

Sincerely,

VA HOSPITAL FEDERAL CREDIT UNION

George T. Bujarski

President/CEO