

From: [Doug Myers](#)
To: [Regulatory Comments](#)
Subject: Cascade Community FCU Comments on Regulatory Review pursuant to EGRPRA
Date: Tuesday, January 27, 2015 1:44:13 PM
Attachments: [Logo_experimentation7.pdf](#),
[Logo_experimentation6.pdf](#),
[Logo_experimentation5.pdf](#)

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Thank you for the opportunity for our Credit Union to comment pursuant to EGRPRA as relates to 12CFR 740.4. Our concerns do not relate to the requirement for any physical location of the official sign such as a branch, drive-thru, video teller terminal, etc. Rather, the pertinent part of the rule articulates the requirement for our credit union to display the official NCUA insurance sign “where it accepts [internet] deposits or open[s] accounts, but it may vary the font size... to ensure its legibility.”

The rule does not address how small the official sign can be. However, we do take note of a concept in the advertising rule of 740.5 that “... the size and print [must be] clearly legible and no smaller than the smallest font size used [elsewhere]”. If we consider this as part of the spirit of compliance with the signage rule, some challenges result and thoughtful application of the rule leaves us with considerable ambiguity. If, on the other hand, NCUA does not consider the size (and, therefore, the textual legibility) of the sign, when accessed thru the internet (or other electronic means or display), to be compliance issue, then please have the rule state that plainly for us.

We observe that the official sign has both very large font for the “NCUA” and relatively small font for all other text. This font ‘large-to-small’ ratio creates real problems when the overall sign rectangle needs to remain appropriately small for the limited ‘real estate’ on the website page of a web portal, for example. For their convenience, we permit members to login directly from our home page so that page is shared with considerable other ‘competing’ content.

Keeping the exact same rectangle size (as the official sign), we have created an alternative sign (attached) with different font style and size. We do not see that the present rule explicitly provides for alternative font *style*. Our purpose with a proposed change in font style is to enhance the legibility of the total textual message on the sign without increasing the overall rectangle size. We have also created an example (attached) in which we shorten the message of the sign to emulate that of the advertising requirement. This is intended to reduce the textual length so that a larger font can enhance legibility.

We have attached three example files for consideration (in two file formats). Each shows the official sign as presented in the rule followed by an alternative. We believe that the file #5 alternative creates best legibility. Further, it actually uses words that – as indicated in the approved advertising message – are familiar to

and can be easily understood by the average consumer. The present sign text speaks to 'savings [being] federally insured' but we know that the funds of the member for 'checking' (aka share draft) purposes are also insured. This creates unnecessary ambiguity which we request be clarified by proposed rule amendment.

We believe the best approach is to preserve to the extent possible the greatest similarity to the present sign – but the compromise is either in font size of some text or in reducing the total textual content. We ask that a proposed amended rule provide options each considered compliant.

Additional techniques could improve the legibility including a 'mouseover' magnification of the image but technical obstacles may not result in near term implementation of this strategy and the present rule is silent on the compliance of such a technical strategy.

Additionally, we have yet another challenge with internet-based banking. As we implement mobile banking, we will have some users that will only have access to account information by texting. We do not think that NCUA would intend to exclude member access to internet banking by text-capable devices merely due to any rule technicality. We recognize that it may not be entirely clear whether the signage rule applies to this particular member account access. However, the ambiguity should be resolved by clarity in the rule. The only technical option to disclose the official sign is text – not graphics. Further, for technical reasons, any message must be very short so as to prevent truncation. Therefore, we request that NCUA, if 'signage' compliance is considered necessary, would propose rule amendment to include as the only reasonable substitute for the official sign the simple message from 740.5(b) "Federally insured by NCUA".

And a similar problem exists with our 'TouchTone Teller' computer-generated telephonic banking system. Obviously, we cannot deliver a graphic to our members calling this automated system. And, again, it is not clear if the rule applies to this technology. We have implemented the same content on this system with a computer-generated speech message stating "Federally insured by NCUA" and consider this the only reasonable option in conveying the essence of what the rule intends.

We appeal to NCUA to help us help members by easing the compliance burden while communicating the necessary information with a 'outcome-based' rule rather than a specification-based rule, or at least an option to be compliant by the outcome where a specification-based rule does not address the signage application. Help us in our quest for clarity with our members, maintaining compliance without unnecessarily burdening us and them in their desire to use technology.

Thank you.

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