

From: [Heidi Bulman](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701
Date: Wednesday, January 20, 2016 1:20:05 PM

Dear Secretary of the Board Poliquin,

Please continue to provide this regulatory relief for credit unions. Powerful lobbyists for big banks will fight against such policymaking because they want to dominate the market and increase their profits. But, credit union products and services are a safe and sound option for consumers, and should be preserved. Thank you for governing in the best interests of all consumers, and not just the 1%.

Sincerely,

Heidi Bulman
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