

From: [Ken Bossung](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701
Date: Thursday, February 04, 2016 10:50:09 AM

Dear Secretary of the Board Poliquin,

As a state chartered credit union this rule doesn't have a direct effect on us but we applaud NCUA for trying to help credit unions serve more members. The banks will cry foul but it is just sour grapes and is very disingenuous. Credit unions are very different than banks with our members being our focus and volunteer board members donating their time for the cause.

The ability of credit unions to serve a diverse population of members, particularly in rural and underserved areas is of the utmost importance. Past NCUA regulations and legal opinions placed unnecessary restrictions on credit unions' ability to serve people in these communities. However, the new proposal is a step in the right direction and will allow consumers in these areas to have more access to credit. At a time when credit is being constrained through overregulation of the credit union industry, it is important to take steps such as this to preserve the ability of credit unions to serve their members.

Thank you for proposing this common-sense solution.

Sincerely,

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