

**From:** [Joyce Downs](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701  
**Date:** Thursday, February 04, 2016 7:50:08 PM

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Dear Secretary of the Board Poliquin,

I applaud you for your efforts to relieve regulatory burden for credit unions so they are better equipped to provide safe and solid products and services for consumers. At a time of increased regulatory burden for responsible actors, like credit unions, I appreciate that your agency is taking the approach of helping these responsible financial institutions do their job better, as opposed to over-regulating them so they can no longer be there for consumers.

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,

Joyce Downs  
1504 NW Pecan Pl  
Grain Valley, MO 64029