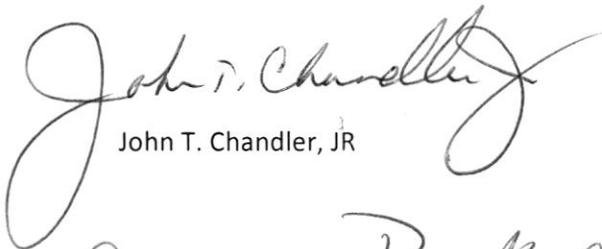


Gerard S. Poliquin  
Secretary of the Board  
National Credit Union Administration  
1775 Duke Street  
Alexandria, Virginia 22314-3428

As a community banker in your district, I am writing to express strong opposition to the Credit Union Small Business Jobs Creation Act (H.R. 1188). Introduced by Reps. Ed Royce (R-Calif.) and Gregory Meeks (D-N.Y.), this bill would dramatically and unnecessarily expand the powers of taxpayer-subsidized credit unions by would raise the cap on member business lending that Congress implemented and would mitigate Congressional efforts aimed at ensuring credit unions abide by their tax-exempt mission to serve people of modest means and avoid excessive risk-taking. This controversial legislation would allow overly aggressive, growth-at-all-cost credit unions the opportunity to use their generous tax subsidy to unfairly compete with community banks like mine. This legislation would severely hinder my ability to serve my community.



John T. Chandler, JR

Georgia Bank and Trust of Augusta,  
Ga.