

**From:** [Ann Lucas](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Tuesday, August 18, 2015 2:30:05 PM

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Dear Secretary of the Board Poliquin,

Imagine what our economy would look like if credit unions were not there for their members. The Great Recession could have easily become the second Great Depression. Without credit unions, there's not member-owned financial services option; the only option for consumers and small businesses would be banks. And, banks has tightened rather than loosened small business loan availability. I want the credit union option to remain strong and viable. I want credit unions to continue to help my community and others like it. Your proposal to make it easier for credit unions to lend to small businesses would do just that. It's common sense regulatory relief that will have a real world impact.

Credit unions have proven themselves not only as valuable members of our community but also as safe and sound lenders. This proposal would allow that to continue. I applaud your efforts.

Sincerely,

Ann Lucas  
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