

**From:** [Curtis Hilty](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Tuesday, August 18, 2015 11:40:06 AM

---

Dear Secretary of the Board Poliquin,

Dear Chairman Matz,

I am glad to hear that the National Credit Union Administration is looking for ways to let credit unions keep lending to their members. As you consider the rule, please keep in mind that the credit union exists to provide credit to its members, and look for ways to improve the rule to ensure that continues to happen.

Member owned and operated businesses need to be allowed direct access to credit. Consider that during any financial crisis or slow down the credit union could play an integral part of helping members not only survive, but to thrive. While banks and Wall Street may tighten credit lines and virtually abandon credit union member owned business, the credit union can serve as a life-line and trusted partner for their members.

Please continue to make credit unions the trusted source for member businesses.

Sincerely,

Curtis J. Hilty, Member  
1055 E 14th Ave  
Broomfield, CO 80020