

**From:** [Heather Menard](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Tuesday, August 18, 2015 12:10:05 PM

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Dear Secretary of the Board Poliquin,

Dear Chairman Matz,

Small businesses need more access to credit, not less. During the financial crisis, credit unions continued to lend to small businesses when other lenders - the banks - pulled back lines of credit. 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.

Thanks from Lollapalooza Custom Framing & Design,  
Heather Menard

Sincerely,

Heather Menard  
48 Main St  
Senoia, GA 30276