

From: [Kristal McKenrick](#)
To: [Regulatory Comments](#)
Subject: Kristal McKenrick-Comments on Proposed Rulemaking for Member Business Loans, Part 723
Date: Tuesday, August 18, 2015 12:09:39 PM
Attachments: [image001.png](#)

Gerard S. Poliquin, Secretary of the Board National Credit Union Administration,

I believe that it is imperative to limit any additional expansion of the credit union industry's authority. The lending field in general has been regaining strength, providing for a stronger economy. Given past lending failures within the credit union industry in regards to business loan portfolios, providing additional lending opportunities could prove to be extremely destructive to the economy as well as the consumers faith to obtain loans through any financial institution. Working in a small, community bank, I have had the privilege of witnessing the importance of working with one's community and those that are loyal to you as an institution. A change such as this has the potential to create some serious consequences for the bank as well as our customer base. A vast majority of our clientele are smaller businesses local to our area that truly depend on us to assist them with their lending needs as well as their everyday banking necessities.

Thank you for your time in reviewing my concerns regarding the proposal that has been recently made.

KRISTAL MCKENRICK

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