

**From:** [Rachel Bravo](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Tuesday, August 18, 2015 5:50:05 PM

---

Dear Secretary of the Board Poliquin,

Dear Chairman Matz,

Regulatory burden is really hurting my credit union. There have been so many changes in the last few years that have made it more difficult for the credit union to lend to and serve its members. That is why your proposal on member business lending is a breath of fresh air. It's really unlike anything we see coming out of Washington these days. You're proposing to actually reduce burden to spur lending. It's a novel idea and it will work.

The National Credit Union Administration is right on track with the Member Business Lending Proposal.

Sincerely,

Rachel Bravo  
4629 Student St  
Ventura, CA 93003