

**From:** [Stephanie Johnston](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Tuesday, August 18, 2015 10:30:05 AM

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Dear Secretary of the Board Poliquin,

Dear Chairman Matz,

We have seen far too many businesses in my community close over the last ten years. I wonder whether some or all of them might have been saved if our banks and credit unions had been able to lend to them. Banks stopped lending during the financial crisis for economic reasons. Credit unions continued to lend, but they were limited because of Washington. That's wrong.

The proposal the National Credit Union Administration is considering turns the tide. It gets Washington out of the way and gives credit unions the chance to do what they do best - serve their members.

We all know folks who lost their job during the crisis. Some of these people would like to start small businesses. I think they've got a good chance if you finalize this proposal.

Sincerely,

Stephanie Johnston  
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