

**From:** [Crystal Fink](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on proposed rulemaking for member business loans, part 723  
**Date:** Wednesday, August 19, 2015 1:15:20 PM  
**Attachments:** [image001.png](#)

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I feel that the proposed rulemaking to allow credit unions to widen their lending is detrimental and ill advised. It would remove important safety and soundness checks and balances by eliminating the requirement for personal guarantees, which in turn would encourage credit unions to divert resources to financing large commercial loans while relaxing the safety and soundness regulations. Small banks strive to meet the needs of small businesses and work diligently with them to earn their trust and commitment while providing a more personable relationship. Congress has clearly stated that credit unions should be focused on consumer lending not commercial lending.

Please reconsider

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