

**From:** [Charlotte Shinn](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Wednesday, August 19, 2015 8:00:05 PM

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Dear Secretary of the Board Poliquin,

Dear Chairman Matz,

Thank you for your efforts to update the rules for member business lending. I have worked in business lending and I understand the importance of making good loan decisions. I have seen many small businesses benefit from their relationships and loans from credit unions. Without credit unions, there's not member-owned financial services option; the only option for consumers and small businesses would be for-profit banks. I want the credit union option to remain strong and viable. I want credit unions to continue to help my community and others like it. Your proposal to make it easier for credit unions to lend to small businesses would do just that. It's common sense regulatory relief that will have a real world impact.

Credit unions have proven themselves not only as valuable members of our community but also as safe and sound lenders. This proposal would allow that to continue. I applaud your efforts.

Sincerely,

Charlotte Shinn  
8660 SW Turquoise Loop  
Beaverton, OR 97007