

From: [Mark Minickiello](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Thursday, August 20, 2015 2:00:05 PM

Dear Secretary of the Board Poliquin,

I'm writing to share my deep appreciation in what you are doing to make it easier for credit unions to make business loans. I regularly hear about small businesses that cannot get financing and while I always refer them to a local credit union, not all credit unions have the capacity to help. I know that by law you cannot change the arbitrary cap on MBLs, but I agree that taking restrictions out of regulation will go a long way in helping credit unions help the small businesses in their communities. I encourage you to finalize your proposal as soon as possible.

Sincerely,

Mark Minickiello
PO Box 3406
Federal Way, WA 98063