



August 25, 2015

Mr. Gerard Poliquin  
Secretary to the NCUA Board

1775 Duke ST

Alexandria, VA 22314

Re: Comment Letter to the Proposed Amendments to NCUA's MBL Rule

Via email: [regcomments@ncua.gov](mailto:regcomments@ncua.gov)

Dear Mr. Poliquin:

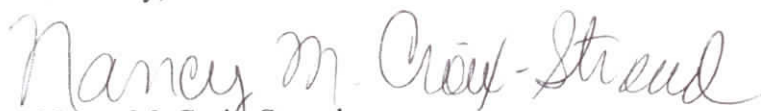
I am writing in support of NCUA's proposed rule making Part 723 dealing with Member Business Lending. I first want to thank the NCUA board for modernizing the Member Business Lending rules. The modernization of this regulation will support member business lending in our industry, and do so with safety and soundness at the heart of the changes to this rule.

I am in agreement with the addition of the language to define a commercial loan and a member business loan and their differences.

Credit unions have proven themselves as prudent business lenders. Making these changes to Part 723 opens up opportunities for our members to grow their businesses, and our credit unions to be able to assist those members in sound growth/lending for their businesses. Your proposal makes it easier for our credit unions to lend to our small business borrowers, and to help our communities grown.

I am in support of the changes proposed in Part 723.

Sincerely,

  
Nancy M. Croix-Stroud

President/CEO