

**From:** [Rob Taylor](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Rulemaking for Part 723  
**Date:** Tuesday, August 25, 2015 3:16:20 PM  
**Attachments:** [image001.png](#)

---

To Whom It May Concern,

I have been watching with interest the developments related to this section of the NCUA rules. It is my opinion that the proposed relaxing of the Member Business Loan (MBL) section will only move the credit union movement closer to taxation. It has always been my view that credit unions that want to increase their business lending by measurable amounts should be taxed like banks, and all the other credit unions untaxed.

The only MBL term that I would like to see altered is the exception (723.1) that refers to loans that are \$50,000 or less are exempt from MBL section 723. I think when considering consistent inflation over the past years the \$50,000 exemption should be raised to \$100,000.

Robert W. Taylor

President/CEO



918-362-1407 direct

918-362-1470 fax

[www.wsfcu.com](http://www.wsfcu.com)

This e-mail may contain identifiable personal information that is subject to protection under state and federal law. This information is intended to be for the use of the individual named above. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of the contents of this information is prohibited and may be punishable by law. If you have received this electronic transmission in error, please notify us immediately by electronic mail (reply). Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled. Western Sun FCU reserves the right to amend statements made herein in the event of a mistake. Unless expressly stated herein to the contrary, only agreements in writing signed by an authorized officer of Western Sun FCU may be enforced against the Credit Union.