

**From:** [Marilyn Smetak](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Wednesday, August 26, 2015 3:40:07 PM

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Dear Secretary of the Board Poliquin,

Small businesses need more access to credit, not less. During the financial crisis, credit unions continued to lend to small businesses when other lenders - the banks - pulled back lines of credit. I am glad to hear that the National Credit Union Administration is looking for ways to let credit unions keep lending to their members. As you consider the rule, please keep in mind that the credit union exists to provide credit to its members, and look for ways to improve the rule to ensure that continues to happen.

Sincerely,

Marilyn Smetak  
222 E Upham St  
Marshfield, WI 54449