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**To:** [Regulatory Comments](#)  
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If credit unions wish to expand their business lending, they need to lose their tax free status and pay taxes. They have expanded their reach far beyond what they were originally chartered to do. If they wish to act as a “bank” they need to pay taxes just like banks have to do. Their business lending and commercial banking activity should be eliminated. They were chartered to serve individuals who had a “common bond”. Now they serve anyone and everyone without regard to them having a common bond other than being their customer. This needs to be addressed. Frankly, it should have been addressed long ago.

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