

August 26, 2015

Mr. Gerard Poliquin  
Secretary to the NCUA Board  
1775 Duke Street  
Alexandria, VA 22314

Re: Business Owner in Support of Credit Union Lending

Dear Mr. Poliquin:

Thank you for NCUA's consideration in giving credit unions more flexibility in making Member Business Loans. We are a small business and proud member of Unitus Community Credit Union in Portland, Oregon.

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. 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.

By getting regulation out of the way, credit unions will be able to more fully serve small businesses. This will help our community and it will help make my credit union stronger. Please complete your work on this proposal as soon as possible so credit unions can continue to lend.

Sincerely,

A handwritten signature in black ink, appearing to read "DA Hilderbrand". The signature is written in a cursive style with a large, sweeping initial "D".

DA Hilderbrand  
Owner  
North Interstate LLC