

From: [James Boyd](#)
To: [Regulatory Comments](#)
Cc: syashewski@cornerstoneleague.coop
Subject: Comments on Proposed Rulemaking for Part 723
Date: Friday, August 28, 2015 12:09:41 PM

National Credit Union Administration
Gerard S. Poliquin, Secretary of the Board
1775 Duke Street, Alexandria, VA 22314– 3428

August 28, 2015

RE: Comments on Proposed Rulemaking for Part 723

Dear Mr. Poliquin,

The Abilene Teachers Federal Credit Union serves over 42,500+ members and currently has assets of \$410 million. Currently we engage in extremely limited MBL activity (only on titled vehicles). I do not know if that will change given the proposed changes.

The Abilene Teachers Federal Credit Union supports any and all efforts taken by NCUA to lower the regulatory burden that is suffocating the credit union industry at this time. Our concerns with any MBL changes deals with the examiners in the field. They do not support ANY MBL lending and look upon any MBL activity as a fool's errand currently. How will the attitude of the examiner's in the field change?

Thank you for the opportunity to comment on the proposed changes.

Sincerely,

James Boyd
President/CEO
Abilene Teachers FCU

James Boyd
President / CEO



ABILENE TEACHERS
FEDERAL CREDIT UNION

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