

**From:** [James Hagerman](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Friday, August 28, 2015 10:30:06 AM

---

Dear Secretary of the Board Poliquin,

We need less regulation in general in order to get the economy back on track. Your member business lending proposal is just the type of regulatory relief that will have meaningful impact on my community and the credit unions that serve it. I understand that the banks may not like the proposal very much, but keep in mind that these banks are the ones that made credit less available during the financial crisis. My credit union has always been there for us, and your proposal will make it possible for them to be there going forward. Thank you for your work on this.

Sincerely,

James Hagerman  
3722 Toddville Rd  
Toddville, IA 52341