

From: [Driver, Wendy](#)
To: [Regulatory Comments](#)
Subject: Wendy Driver - Comments on Proposed Rulemaking for Part 723
Date: Friday, August 28, 2015 9:12:23 AM

Dear Gerard S. Poliquin, Secretary of the Board, National Credit Union Administration,

I am the CEO for Emerald Credit Union, which is located in Garfield Heights, Ohio. Our NCUA Charter # is 97077 and we currently have approximately \$44M in assets and over 6,700 members. We are a small credit union and we currently aren't able to offer member business loans. However, we do hope to offer them in the future. So, we're excited to support NCUA's MBL proposed rule. NCUA's proposed changes are a welcome step in the process of securing regulatory relief for credit unions engaged in business and commercial lending. The proposed rules recognize the increasing sophistication of credit unions who engage in this type of lending, allowing their boards and senior management to decide appropriate risk management measures to protect the credit union while providing a needed service to business members. Even though Emerald Credit Union is a small credit union, we recognize we are a part of our large overall credit union movement and we plan on being involved in business lending in our future. Thank you for your continued efforts!

Sincerely,

Wendy Driver

Wendy Driver

CEO



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