



August 24, 2015

NCUA
1230 W. Washington Street, Suite 301
Tempe, AZ 85281

The Board of Directors of CoastHills Credit Union in Central California would like to thank you for the opportunity to provide comments on the proposed amendments to the Member Business Lending regulation. CoastHills serves Members in Ventura, Santa Barbara, San Luis Obispo, Monterey and Santa Cruz Counties. We serve 60,000 members and have assets of \$873 million.

The proposed amendments will ease the process of making business loans to our members. In many cases we are the member's best hope for a loan to continue operations or expand their business. These are credit worthy borrowers but due to the small size of these loans, banks do not want to lend to them.

These amendments will give our management team more flexibility in the process of making business loans. We recognize that with this increased flexibility comes increased responsibility. We will continue to develop and maintain a safe and sound MBL program. As the Board of Directors of CoastHills, we will monitor this closely. We support all of the proposed changes. These changes will give us greater opportunity to serve our members and make a difference in their lives and our communities.

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

Sincerely,

Hugh J. Rafferty
Chairman of the Board

William H. Anders
Secretary of the Board

