

**From:** [Irvin Lau](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rulemaking for Part 723  
**Date:** Monday, August 31, 2015 5:30:06 PM

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Dear Secretary of the Board Poliquin,

I don't need to tell you how difficult the last several years have been. The Great Recession hit us hard. We saw small businesses close up shop. Factories laid off worker. It was a tough time for a lot of people. But, credit unions seemed to be there for those who needed them. It's crazy that a law restricts the amount of help they can give to small businesses. Your member business lending proposal is a step toward breaking through that insanity.

Credit unions have proven for years that they will stand by communities. If your proposal was the rule of the road, they would be able to do so much more to help in good times and bad.

Sincerely,

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