

**WINDTHORST FEDERAL CREDIT UNION**  
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August 31, 2015

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

Sent via E-mail to: [regcomments@NCUA.gov](mailto:regcomments@NCUA.gov)  
Re: WFCU comments on Proposed Rulemaking for Part 723

I am writing to express the views of Windthorst FCU regarding NCUA's proposed amendments to Part 723, Member Business Loans. WFCU is a \$51 million asset credit union located in a rural area. Our members are heavily involved in the agriculture industry; therefore we have funded MBL's for years due to the \$50,000 agriculture purpose regulation.

Let me first of all thank NCUA for recognizing the need to alleviate regulatory burdens and enable credit unions to better serve their members and the community. We support the amendments in general and I ask that NCUA continue to consider amendments that would enable the small credit unions to survive and provide the much needed niche that only a small credit union can offer.

Thank you for the opportunity to comment on this important matter and please call if you have any questions.

Sincerely,

Judy L Koetter  
CEO  
Windthorst Federal Credit Union