



TEXHILLCO SCHOOL EMPLOYEES FEDERAL CREDIT UNION

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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

Re: Texhillco School Employees Federal Credit Union Comments on Proposed Rulemaking for Part 723;
RIN 3133-AE37

Dear Mr. Poliquin:

This letter represents the views of the Texhillco School Employees Federal Credit Union regarding the NCUA's Proposal on Member Business Lending. Texhillco Credit Union represents School Employees in the Hill Country of central Texas. We appreciate the opportunity to comment on this very important proposal.

We support NCUA's efforts to offer regulatory relief so that credit unions may better serve their members, both individual members and business members. As a small credit union, we are not currently offering member business loans but we certainly support easing restrictions so that we may consider doing so in the future. In particular, we support the exemption provided for small entities under \$250 million.

As you know, the credit union industry is a primary provider of services to small businesses. This proposal will permit credit unions to better serve their business members.

We understand the statutory limitations imposed on NCUA regarding MBLs and appreciate NCUA's attempt to work within these limits to offer greater flexibility. By taking a principles-based approach, NCUA has crafted a rule that better reflects the spirit of the original statute. We look forward to similar efforts to offer future regulatory relief to credit unions.

Sincerely,

Mark Bigott
Manager
Texhillco School Employees Federal Credit Union