

**From:** [Marsha Brauer](#)  
**To:** [Regulatory Comments](#)  
**Subject:** incentive based compensation  
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I do not believe that employees should be incentive based salary.  
This is why the mortgage breakdown happened.  
Employees are hired to do a job at a salary suited for that position.

Marsha Brauer, CEO

“Serving our members for over 60 years”

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