

December 4, 2017

Mr. Gerald Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314

Re: Houston Texas Fire Fighters Federal Credit Union – Comments on Notice of Proposed Rulemaking Regarding Accuracy of Advertising

Sent via Email to: regcomments@ncua.gov

Dear Mr. Poliquin:

We appreciate the opportunity to comment on NCUA's proposed changes to 12 CFR Part 740, which relates to advertising the insured status of a federally insured credit union ["FICU"]. Our credit union depends on the backing of the NCUSIF and the knowledge that our shares are insured provides peace of mind and security to our membership.

We support the addition of a fourth version of the official advertising statement. The proposed language would provide additional flexibility to credit unions.

We also support the expansion of the current exemption from the advertising statement in radio and television ads from 15 seconds in length to 30 seconds in length, and eliminating the requirement to include the official advertising statement of condition required to be published by law. Importantly, these changes would give credit unions parity with FDIC insured banking institutions.

We thank you for the opportunity to comment on this important issue and applaud NCUA's efforts to provide meaningful regulatory relief.

Sincerely,

Steve Gilman
President
Chief Executive Officer
Houston Texas Fire Fighters Federal Credit Union
(713) 293-6636
steveg@htffcu.org