

Dear Sirs

NCUA Board

As a credit union of \$32,000,000.00 we were required by Southwest Corporate to deposit capital of \$321,167.62 (10%) of our capital) in a capital account with them. We were small and needed their expertise of operating a checking account program for our members. At the same time large credit unions over \$100,000,000.00 in assets were required to deposit no more than \$1,000,000.00 in their capital account with the corporate.

When NCUA Board liquidated the corporate they took all of the funds. That meant 10% of small credit union capital and 1% or less of large credit unions credit unions over the large group.

This is a major reason why so many small credit unions have had a difficult time with their financial sheets or even some closed their doors or stopped serving their members.

This week we received an e-mail that stated we might receive a large sum of money thru NCUA in 2018.. My request is that the small credit unions finally receive a higher percent of a return than the large credit unions due to the simple fact that we lost 10% up front in this matter and the large credit unions losses were around 1 % or less.

How are small credit unions able to grow if our own NCUA Board will not refund us back what we lost?

By the way, we had already filed with Southwest Corporate to get our capital back, however you closed the corporate three weeks before we met the time frame for them to return the funds.

Three weeks and we would still be able to provide more services to our members.

Please think very thoughtfully about the distribution of the coming funds.

I would greatly appreciate a phone call back from a board member before this decision is made.

Bruce C Thomas
President
Calcasieu Teachers and Employees Credit Union