

**From:** [Miranda Puthoff](#)  
**To:** [Board Comments](#)  
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I am still a little unclear as to how much each credit union will be getting back, but I am for the refund happening in 2018. The sooner we get the funds we can invest them in investments or loans and make income on them which the timeframe of 2018 to 2021 give credit unions 3 years to make a spread. If we are assessed again at a later date the hope is we would have made income off the returned funds that can better prepare us for that future assessment, if there is one.

Kind regards,

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“An investment in knowledge pays the best interest”

**Ben Franklin**

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