

From: Ann Burt
To: [Regulatory Comments](#)
Subject: Real Estate Appraisals.
Date: Sunday, December 2, 2018 7:20:03 PM

To Whom It May Concern:

I have learned that you are considering raising the commercial appraisal threshold 300% higher than where you currently have it and 100% higher than the new threshold set by the new banking guidelines. The new banking guidelines took years of study and input to determine what was an adequate level. The threshold level you are looking at goes against the very image and foundation of what the credit union is to its members. My mother used her credit union because she felt her money was safer in a credit union than in a typical bank that is for profit and takes much higher risks. So, increasing the threshold 100% above the new threshold for the general banking industry will only invite far higher risk taking by the credit unions which goes against the very image and foundation of what a credit union stands for.

Thank you for considering my response and I hope you do not increase the threshold above the new standard of \$500,000 for commercial appraisals.

Jim and Ann Burt