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Public Comments on Overhead Transfer Rate Methodology: =======

Title: Overhead Transfer Rate Methodology FR Document Number: 2016-01626 RIN: Publish Date: 1/27/2016 12:00:00 AM

Submitter Info: First Name: Larry Last Name: Holderman ZIP/Postal Code: 06484 Email Address: Iholderman@mscu.net Organization Name: Mutual Security CU Comment: Subject: OTR Methodology The formula that we think is being used appears to favor Federally Chartered CU's more and creates an inequity in the chartering - fairness of Fed vs State Charter. The issue of clarity and transparently communicating with all CU's appears to be an issue NCUA should consider when addressing this and all issues.

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