

From: Camellia Uhling [camuhling@charterinternet.com]
Sent: Tuesday, February 10, 2009 9:07 PM
To: _Regulatory Comments
Subject: Comments on Advanced Notice of Proposed Rulemaking for Part 704

Camellia Uhling
1817 W Sylvester
Pasco, WA 99301-4848

February 10, 2009

Mary Rupp
Secretary to the Board
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314

Dear Ms. Rupp:

Dear Ms. Rupp,

Thank you to the NCUA board for prompt, decisive action to preserve the credit union system.

I recognize the action necessary, but it is painful.

The anticipated accounting scheme may be more painful than necessary, because it impacts our balance sheet more than it may need to.

Another option would be to make the write down portion a loan.

Thank you for your time and consideration.

Sincerely,

Camellia L. Uhling
509-545-1406