

I wish to comment on the proposed regulation regarding the changes and requirements on the new NCUA Logo. Our Credit Union is under 5 Million in assets. Our membership is about 1500.

We do not offer IRA accounts, nor do we intend to do so any time soon. I feel it is very unreasonable to expect us to comply with the proposed time frame of 60 days from the finalization of the regulation as far as advertisements and printed material. Displaying the signs in the office and changing the logo on our web site will not be an issue or expensive; however printed material for us is another issue. As you know all printers charge excessively for small quantity orders, so we normally order in the mid quantity range, which will last for several years. Furthermore, the change in the insurance coverage is to the **members benefit**, and is not an adverse change as far as they are concerned. **It would seem reasonable to me that the regulation allow Credit Unions the option to use up existing printed material.** This will truly help us the smaller credit unions.

Thank you for your consideration of our position in regard to this regulation change.

Rosy Sandoval
President
Ben E. Keith Employees Credit Union #514
Fort Worth, Texas