

James H. Norris, III
President and CEO
Montgomery County Employees FCU
19785 Crystal Rock Drive #201
Germantown MD 20874
April 17, 2015

Gerard Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314-3428

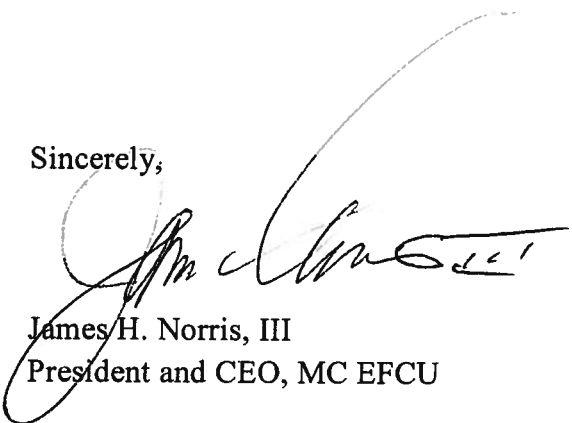
Dear Gerard Poliquin:

I am writing on behalf of the **Montgomery County Employees Federal Credit Union**, representing the interests of approximately 12,500 credit union members in and around Montgomery County Maryland. Our Credit Union welcomes the opportunity to provide comments to the National Credit Union Administration (NCUA) on its proposal to amend the Fixed Assets rule. We applaud the NCUA for responding to requests for substantive changes made during the previous comment period where technical amendments were proposed. We also support NCUA's efforts to provide regulatory relief to federal credit unions (FCUs) and help FCUs better manage their fixed assets.

We do agree wholeheartedly with eliminating the 5% limit on the ownership of fixed assets and wish that NCUA moves post haste with making this happen!

Once again, the Montgomery County Employees Federal Credit Union supports and applauds NCUA's efforts to provide regulatory relief to FCUs and help FCUs better manage their fixed assets.

Sincerely,



James H. Norris, III
President and CEO, MC EFCU