



PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS

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Via email to: [\[redacted\]](#)

August 2, 2007

Re: National Credit Union Administration; Chartering and Field of Membership for Federal Credit Unions; 12 CFR Part 701; 72 Federal Register 30988, June 5, 2007

Dear Ms. Rupp:

[redacted]

[redacted]

Summary of proposal

[redacted]

First [redacted]

- 1 [redacted]
- 2 [redacted]
- 3 [redacted]

Second [redacted]

[redacted]

Basis for our objection

[redacted]

[redacted]

[REDACTED]

[REDACTED]

Summary of our position

[REDACTED]

[REDACTED]

[REDACTED]

Frank L. Gantz

[REDACTED]

[REDACTED]