

August 20, 2007

Mary Rupp, Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428

RE: Comments on FCU Bylaws: Parts 701-Reincorporation of FCU Bylaws into NCUA regulations

Dear Ms. Rupp:

Thank you for considering my comments on and support of the reincorporation of FCU Bylaws into the NCUA regulations.

I am a member of Save Columbia Credit Union Committee (SaveCCU) a member advocacy group formed in 2003, in response to the attempt to convert my credit union to a mutual savings bank. These comments are my own and do not represent the views of any other group or organization.

I have been a long time member of Columbia Credit Union, as well as other Credit Unions in other locales. I absolutely support the credit union philosophy of a democratic organization run by and for the people. Our records and administration should be kept open and available to all members and our rules and regulations must be voted on, passed and administered by democratic principles.

Our organization, by its nature, is member-owned and operated. We have had a history of struggle with administration vs. member rights for quite some time now, and seek help to achieve and maintain our democratic status, keep records open, except of course individuals private, personal business, and have a system of checks and balances to hold our board and management staff accountable.

Thank you again for your attention to these efforts.

Respectfully,

Arlene Rose

Member: Columbia Credit Union

Member: Save Columbia Credit Union