
From: Bradford Caldwell [mailto:bradfordcaldwell@yahoo.com]

Sent: Friday, June 27, 2008 12:02 PM

To: _Regulatory Comments

Subject: Bradford Caldwell: Comments on Proposed Rule Parts 701 and 705: The Low Income Definition

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As a former Executive Director of the Campus Credit Union Council, I am pleased to see that there won't be any changes for this rule in relation to college students. College students should always be classified as low-income for credit unions in determining low-income designation. With the even more urgent need these days of financial education for college students, credit unions are certainly in a great position to educate and serve college students.

I would also write to ask the NCUA Board to consider that low-income designated college student run credit unions be given permanent low-income designation. These hard working student run credit unions need as much flexibility to allow them to grow with the limited resources they have.

Thank you very much for your consideration.

Sincerely,
Bradford Caldwell