

**YOUNG, SHERON**

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**From:** \_Regulatory Comments  
**Sent:** Wednesday, August 31, 2005 7:53 AM  
**To:** YOUNG, SHERON  
**Subject:** FW: Comments on FCU Bylaw's

-----Original Message-----

**From:** Dale Schumacher [mailto:dschumacher@Tampabayfederal.com]  
**Sent:** Wednesday, August 31, 2005 7:52 AM  
**To:** \_Regulatory Comments  
**Subject:** Comments on FCU Bylaw's

Dear Ms. Rupp,

Thank you for this opportunity to comment on the NCUA's Proposed Bylaw Changes. In general, I am pleased with the proposal, though I don't think it is generally far reaching enough. However, I believe it would be necessary to amend the Act to make some of the modernization I believe is necessary. Following are several specific comments:

**Article II - Qualification for Membership:** Thank you. I wonder if "disruptive to FCU operations" is too vague? It seems to me that a reference to "threatening or abusive behavior" would be appropriate. I realize there is still room for interpretation, but the focus is on inappropriate behavior, not someone who asks a lot of questions.

**Article IV - Meetings of Members:** Providing for a space to insert the annual meeting date seems too restrictive. Perhaps there should be a provision like - "no later than May 31 (or June) of each year."

**Article V - Elections:** Perhaps the signature requirement should be consistent - 750 for both petitions and special meetings.

**Article VI - Board of Directors:** In the event of sudden death, the "...next regularly scheduled board meeting..." could be only a day or two away. Perhaps language that would say something like "..., but no later than 90 days after the vacancy first occurs." would get accomplished what is intended?

*Dale Schumacher*

Dale F. Schumacher, CCUL, CCUE  
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