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November 3, 2008

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

Re: Comments on Interim Final Rule – Temporary Increase in Standard Maximum Share Insurance Amount; Coverage for Custodial Loan Accounts

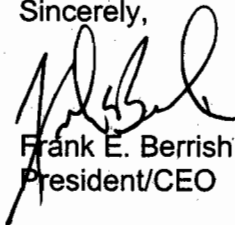
Dear Ms. Rupp and Members of the NCUA Board:

I am writing on behalf of the Board of Directors and management team of Visions Federal Credit Union which is headquartered in Endicott, New York and serves 120,000 members in southern New York and northern Pennsylvania.

We support the interim rule enacting the \$250,000 standard maximum share insurance amount, and the flexibility you allow for displaying the official sign by either using our old signs, using new ones, or modifying our old signs. We also believe the change in term from "Custodial Loan Accounts" to "Mortgage Servicing Accounts" with the same rules as the FDIC makes sense and this should remain a permanent change.

Thank you for the opportunity to comment on this proposed rule.

Sincerely,



Frank E. Berrish
President/CEO

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cc: Mr. Fred Becker, President – NAFCU
Mr. Dan Mica, President - CUNA

