Date

SENT VIA [PREFERRED DELIVERY SERVICE] – SIGNATURE REQUIRED

Mr. John Doe

Board Chairperson

ABC Federal Credit Union

Address

City, State Zip

Dear Mr. Doe:

I reviewed your request for a nonmember deposit limit exemption pursuant to Section 701.32 of NCUA’s rules and regulations. I approve your request for an increase in total nonmember deposits to $XXX,XXX or X percent of shares and deposits. Please be advised only public unit accounts and deposits from other credit unions can be accepted without being designated as a low-income credit union.

This exemption will expire [Insert Date, usually 2 years from approval date].

Please contact examiner [examiner name] at [phone number] with any questions.

Sincerely,

[Regional Director Name]

Regional Director

[Office]/[WRITER’S INITIALS]

SSIC XXXX

Charter #

cc: SE

EX

SSA (when applicable)