

Skowera, Adam

From: Aresti, Bob <Bob.Aresti@360fcu.org>
Sent: Tuesday, February 19, 2013 9:25 AM
To: Skowera, Adam
Subject: Opposition to HB 6355

Good Morning Adam,

I am writing this email to strongly urge Representative Tong to oppose HB 6355 "An Act Concerning Homeowner Protection Rights". Credit Unions have historically worked with their members to assist them through financial hardships. We help them any way we can, through responsible education and reasonable workouts. We did not have a part in the sub-prime lending crisis but have been subjected to additional regulation and related expenses along with those who were responsible.

We are not-for profit cooperatives with volunteer Boards of Directors and we know if this bill is passed, another layer of regulatory burden and cost will unjustly be placed on our backs and on the backs of our members.

As credit unions, we pride ourselves on helping people....we always have and always will. Please do not allow the negative consequences that this bill will cause to impede our economic recovery which in turn will limit our ability to help our members. Thank you.

Robert L. Aresti
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