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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 200 pages. LC Number: KF27 . B5364 2004b OCLC Number: (OCoLC)57360531 Subject: Credit unions -- United States. Excerpt: . . . 9 credit unions will not be able to rely solely on retained earnings to meet the capital base required under the current PCA standards. As a financial institutions regulator, it makes no business sense to deny credit unions the use of other forms of capital to improve their safety and soundness. We should take every financially fea-sible step to strengthen the capital base of this Nations credit union system. NASCUS also supports amending the definition of net worth to cure the unintended consequences for credit unions of business ac-counting rules the Financial Accounting Standards Board will apply to combinations of mutual enterprises. I will refer you to my written testimony for more information about these unintended consequences of FASBs rules on credit union mergers. I do note that FASB also supports such an amendment. NASCUS firmly believes that nonfederally insured credit unions should be eligible to join the Federal Home Loan Banks. I note this is not a new precedent, since 86 insurance companies, none of which are federally insured, are now members of the Federal Home Loan Bank system. We would appreciate your support by including this proposal in H. R. 3579. Finally, recent preemptive actions of the Office of the Comp-troller of the Currency have a potentially significant impact on the dual-chartering system for commercial banks. We are concerned this could open the door to similar actions by the Federal credit union regulator unless Congress intervenes. Determining the extent to which such additional Federal banking power should be granted by the OCC is an important matter for all of those who support the dual-chartering system...

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