

**From:** Christa Hollier [mailto:chollier@gtfcu.coop]  
**Sent:** Wednesday, May 22, 2013 3:14 PM  
**To:** Director - FASB  
**Subject:** File Reference No. 2012-260

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As CEO of a relatively small credit union (27 million in assets) I am very concerned about the proposed change FASB issued.

The proposal could negatively impact credit union operations because of the increased expenses. Furthermore, I can speak on behalf of Golden Triangle Federal Credit Union, we closely monitor the potential losses and feel we adequately fund our allowance account. The proposed "expected loss" approach is a prediction and would be both challenging and costly.

I urge FASB to exempt credit unions from the proposed changes as we were created to serve our membership and this change could significantly increase our costs and jeopardize the services we offer our membership.

Sincerely,

Christa Hollier  
President/CEO  
Golden Triangle FCU  
Groves, Texas