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February 3, 2016

The Honorable Paul Ryan  
Speaker  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
Washington, D.C. 20515

**Re: NAFCU Supports H.R. 766, the *Financial Institution Customer Protection Act of 2015***

Dear Speaker Ryan and Leader Pelosi:

On behalf of the National Association of Federal Credit Unions (NAFCU), the only trade association exclusively representing the federal interests of our nation's federally-insured credit unions, I write in conjunction with this week's scheduled House consideration of H.R. 766, the "Financial Institution Customer Protection Act of 2015." We appreciate your focus on this issue and urge you to support and pass this important legislation.

This bipartisan legislation, introduced by Representatives Blaine Luetkemeyer and Alcee Hastings, would ensure that federal banking regulators are not participating in "Operation Choke Point." It would ensure that they do not formally or informally request or order a depository institution to terminate customer or member accounts or restrict or discourage depository institutions from entering into relationships with particular customers or members without a material reason that is not based solely on reputation risk. The legislation is critical to ensure the federal banking regulators do not create an environment that produces a chilling effect on access to financial services to consumers engaging in lawful behavior. This practice not only denies the consumer their right to financial services, but could create a liability for depository institutions that are coerced into denying these individuals financial services.

On behalf of our nation's credit unions and their more than 101 million members, we thank you for your attention to this important matter. Should you have any questions or require any additional information please contact me or Chad Adams, NAFCU's Associate Director of Legislative Affairs, at 703-842-2265 or [cadams@nafcu.org](mailto:cadams@nafcu.org).

Sincerely,

Brad Thaler  
Vice President of Legislative Affairs

cc: Members of the United States House of Representatives