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**B. Dan Berger**  
President & Chief Executive Officer

**National Association of Federally-Insured Credit Unions**

January 25, 2021

The Honorable Todd M. Harper  
Chairman  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314

Dear Chairman Harper:

Congratulations on your appointment as Chairman of the National Credit Union Administration (NCUA) Board. The National Association of Federally-Insured Credit Unions (NAFCU) advocates for all federally-insured not-for-profit credit unions that, in turn, serve over 123 million consumers with personal and small business financial service products. NAFCU and its member credit unions appreciate your support and have enjoyed working with you over the years. We look forward to working with you in your new role to help credit unions as they and their members continue to face the impacts of the COVID-19 pandemic.

As you know, over the past year, credit unions have stepped up as financial first responders and made every effort to help their members overcome the challenges posed by the pandemic, including offering forbearances or loan modifications, waiving fees, and providing low or no-interest loans. However, more remains to be done to ensure that credit unions can come out of this pandemic strong and growing so they may continue to offer unparalleled products and services to their communities. We look forward to continuing to work with you on this effort.

I would welcome an opportunity to meet with you and your team at your earliest convenience to discuss several of the most pressing issues currently facing the credit union industry. Again, congratulations on your appointment as Chairman of the NCUA Board. If I may be of assistance to you in any way, please do not hesitate to contact me directly.

Sincerely,

B. Dan Berger