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**Sent:** Monday, April 24, 2017 2:37 PM  
**To:** MSAAC  
**Cc:** [REDACTED]  
**Subject:** [EXTERNAL] Mutual Savings Association Advisory Committee Meeting on May 9th

TO: Office of the Comptroller of the Currency  
Washington, DC

One regulatory change that would be very beneficial to all Mutual Savings Associations would be the elimination of the Qualified Thrift Lender (QTL) requirement. MSAs must be able to compete with commercial and community banks that are not required to comply with this limitation.

Thank you for the opportunity to share recommendations.