

June 5, 2009

Federal Trade Commission/ Office of the Secretary
Room H-135 (Annex A)
600 Pennsylvania Avenue, N.W.
Washington, D.C. 20580

Re: Supplemental Proposed Rule for FDICIA Disclosures, Matter No. R411014

Secretary:

Potlatch No. 1 Federal Credit Union currently provides financial services to 46,000 members in the Northern Idaho and Eastern Washington area. Our credit union has \$358,000,000 in total share/deposit accounts and operates 13 branch facilities.

As a federally insured credit union participating in the shared branching network, we are writing in opposition to your agency's supplemental proposed rule Section 320.4(a)(1) suggesting consumer disclosure requirements for privately insured credit unions also be posted at branches of federally insured credit unions participating in the FSCC shared branching network.

NCUA rules and regulations governing shared branching facilities are designed to advise members that their accounts are federally insured at our credit union, and to remind visiting members that their credit union may not be federally insured. We find the current signage provides the appropriate language regarding insurance of members' accounts, and to implement your agency's proposed requirements could result in confusion to members – both federally and privately insured.

Respectfully submitted,

Chris Loseth
President & CEO
Potlatch No. 1 Federal Credit Union

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| SOUTHWAY BRANCH 654 Southway Ave. Lewiston, ID 83501 | CLARKSTON BRANCH 1301 Highland Ave. Clarkston, WA 99403 | OROFINO BRANCH 1167 Michigan Ave. Orofino, ID 83544 | ST. MARIES BRANCH 112 Railroad Ave. St. Maries, ID 83861 | MOSCOW BRANCH 411 N. Main St. Moscow, ID 83843 | POST FALLS BRANCH 3031 E. Mullan Ave. Post Falls, ID 83854 |
| ORCHARDS BRANCH 1015 Warner Ave. Lewiston, ID 83501 | CULDESAC BRANCH 509 Main St. Culdesac, ID 83524 | GRANGEVILLE BRANCH 908 W. Main St. Grangeville, ID 83530 | PONDERAY (Wal-Mart) 476999 Hwy. 95 N Ponderay, ID 83852 | POST FALLS (Wal-Mart) 3050 E. Mullan Ave. Post Falls, ID 83877 | |



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