



**Locations**

**Tulsa**

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3207 S. Norwood  
918.664.1922

401 E. 4<sup>th</sup>  
918.583.5076

1515 E. 71<sup>st</sup> Street  
918.492.2532

9214 S. 78<sup>th</sup> E. Ave.  
918.492.9214

**Skiatook**

400 W. Rogers Blvd  
918.396.3022

**Broken Arrow**

311 S. Main  
918.258.4010

**Owasso**

8299 N. Owasso Exp.  
918.274.1099

**Sand Springs**

220 N. Jefferson Ave.  
918.419.2121

**Claremore**

23005 S. Hwy 66  
918.283.4338

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Tulsa, OK 74101-0267

June 25, 2009

Office of the Thrift Supervision Department of the Treasury  
1700 G Street Northwest  
Washington, DC 20552

Re: S.A.F.E. Act

Dear Sirs,

This letter is in reference to the Registration of Mortgage Loan Originators. What is being accomplished by asking an employee of a federally regulated institution be licensed to process a mortgage loan. Tulsa Federal Credit Union has been processing mortgage loans for over 30 years and we have policies and procedures in place that are overseen by our regulators and outside auditors.

As an employee, we are not compensated on an individual basis for each mortgage loan. After reading the Act, I feel that this could only pertain to those companies who are compensated to broker or sell their loans. Why are all financial institutions asked to comply?

I am opposed to the personal information that is required to register. What is done with this information and who has access to it? I feel this is in total contradiction to the Privacy Act. The safety and soundness of a federally regulated institution should be more important to our Federal Government and members, than an employee's work history and former name.

I would appreciate your review of this regulation.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Janet Keirsey".

Janet Keirsey  
Vice President

