

## Carrick-on-Suir Credit Union Response to CP147

Carrick-on-Suir Credit Union submits that member services officers not approving loans but partaking in loan application process / receiving loan applications should not be categorised the same as others in relation to MCC and MCR.

MCC and MCR should be categorised depending on role of officer.

Regards,

Sean McDonnell  
Carrick-on-Suir Credit Union.