

From: [Steve brooks](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Thursday, November 19, 2015 6:00:05 PM

Dear Secretary of the Board Poliquin,

Many thanks and much appreciation to the NCUA for addressing the current field of membership rules. Current membership rules are outdated, artificially limiting access to credit unions. Consumers deserve choice on where they obtain financial services and credit unions should be easily available to all Americans in all communities. This is especially important for communities where banks do not provide service to people of modest means, like credit unions strive to do.

The proposal you are considering is a step in the right direction toward making sure that credit unions can fully serve their communities.

Sincerely,

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