

From: [Debra Riggle](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Saturday, November 21, 2015 12:10:05 PM

Dear Secretary of the Board Poliquin,

Member-owned financial cooperatives should be available widely as an alternative for communities and select employee groups. Any barriers to access and consumer choice should be eliminated wherever possible to promote the financial well being of each citizen.

A relevant and progressive federal charter is an important element to ensure balance and choice within credit union industry structure. Restrictive field of membership rules have been a key reason credit unions have sought state charters. By updating these rules, the federal charter will become more relevant once again.

As a credit union employee and member I applaud and support the NCUA's efforts. Thank you.

Sincerely,

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