

From: [Heather Barnes](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Friday, November 20, 2015 11:10:05 AM

Dear Secretary of the Board Poliquin,

Thank you for the proposed Field of Membership rule. As an employee of Oregon State Credit Union, I understand how vitally important it is for Americans to have a not-for-profit, cooperative choice in the financial services market. I support and appreciate the National Credit Union Administration's proposed Field of Membership policy modifications which will give more Americans the opportunity to join a credit union. Everyone should have access to affordable financial services, and I fully support the direction of the NCUA with this rule.

Sincerely,

Heather M Barnes
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