

**From:** [Heather Noel](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701, Chartering and Fields of Membership  
**Date:** Friday, November 20, 2015 11:50:08 AM

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Dear Secretary of the Board Poliquin,

As a hard working American, I appreciate the ability to park my money in the financial institution I deem most appropriate. Therefore, I support the changes contemplated by the National Credit Union Administration (NCUA) that are intended to ensure consumers have adequate choice when determining which credit union to become a member of.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country.

Thank you for your support of Credit Unions and the cooperative spirit they support.

Heather Noel

Sincerely,

Heather Noel  
3034 SE 18th Ave  
Portland, OR 97202