

From: [James Alexander](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Friday, November 20, 2015 9:50:05 PM

Dear Secretary of the Board Poliquin,

Thank you to the National Credit Union Administration for its proposal to ease membership burdens facing federal credit unions. Consumer access to credit unions is limited based on current rules and this proposal will reduce that burden. This is particularly 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,

James Alexander
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