

**From:** [Mike Corwin](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership  
**Date:** Friday, November 20, 2015 12:40:05 PM

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Dear Secretary of the Board Poliquin,

As an employee of Oregon State Credit Union, I recognize our 2014 decision to join many credit unions nationally in converting from federal to state charter was NOT based on a field of membership need but the many years of increased regulatory burden and the lack of updating of the federal charter. That said, I applaud the NCUA's action to forward legislation to remedy much of this situation with regard to field of membership .

Those who fully 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 this is a progressive step in the right direction!

Sincerely,

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