

**From:** [Rhonda Heile-Brown](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Friday, November 20, 2015 11:30:10 AM

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Dear Secretary of the Board Poliquin,

Everyone should have access to affordable financial services and I appreciate and support the steps the National Credit Union Administration (NCUA) is taking in its proposed modifications to the Field of Membership rules for federal credit unions.

As an employee and member of Oregon State Credit Union, I understand and see on a daily basis the importance of providing Americans with a choice. Providing greater opportunities for credit unions to expand their field of membership will provide Americans the ability to have more choices on who they utilize for their financial services.

I applaud and appreciate the steps that NCUA is taking.

Sincerely,

Rhonda Heile-Brown  
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