

**From:** [Vicki Stuart](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership  
**Date:** Tuesday, November 24, 2015 9:00:10 AM

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Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed field of membership rule. I think that more American's should have access to credit unions because credit unions operate for the benefit of member owners and not shareholders. As a credit union member, I know that my credit union is always looking out for my best interests. With the technology available to serve members, such as mobile banking, remote deposit capture, shared branching and online banking, there is no reason why a credit union cannot reach out to serve more people, saving millions of dollars in fees and offering lower loan interest rates to middle class Americans.

Please implement this field of membership as soon as possible.

Sincerely,

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