

**From:** [Chris Kowal](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Notice of Proposed Rulemaking on Chartering and FOM Manual  
**Date:** Tuesday, December 01, 2015 8:20:11 PM

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Dear Secretary of the Board Poliquin,

Credit unions are an important part of my community and I support NCUA's proposal that would update the rules that govern who can belong to a credit union. With so many big, out-of-state banks taking over the local banks that we used to have, I am glad that my credit union continues to stay local and focused on the needs of my friends and neighbors. NCUA's proposed rule would give credit unions a chance to serve more people and small businesses while still keeping their local focus. I encourage you to finalize your common sense proposal as soon as possible.

Sincerely,

Dr. Chris Kowal  
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