

**From:** [Dale Davaz](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701, Chartering and Fields of Membership  
**Date:** Thursday, December 03, 2015 12:00:10 PM

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Dear Secretary of the Board Poliquin,

I'm writing to support the National Credit Union Administration (NCUA) changes intended to ensure consumers have adequate choice when determining which credit union to become a member of. I believe that federally-chartered credit unions should have the charter and membership latitude similar to many state-chartered credit unions currently enjoy — it's only fair.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country.

Sincerely,

Dale Davaz  
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