

**From:** [Thomas Smith](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Notice of Proposed Rulemaking on Chartering and FOM Manual  
**Date:** Tuesday, December 01, 2015 8:40:05 AM

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Dear Secretary of the Board Poliquin,

Recently, NCUA proposed changes to its rules governing who can belong to a credit union and I am writing today to voice my strong support for these changes. Even though I know my credit union, like others, has changed with the times over the years, it still is focused on providing me with the financial services I need and on great member service. I believe that more consumers and small businesses should have the ability to benefit from credit unions' not-for-profit services and I commend NCUA for taking steps to be sure that credit unions can thrive into the future.

Sincerely,

Thomas Smith, CU member  
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