

**From:** [Arnold Matsushima](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Thursday, December 10, 2015 5:50:06 PM

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Dear Secretary of the Board Poliquin,

Credit unions are an important fabric to many families and communities!

Every American should have easy access to a credit union for financial services. As a member/owner I feel that my credit union always represents my best interests. The credit union has many programs in place to meet my financial needs and offers many programs for others in my community.

Unfortunately, my credit union is only open to a very limited number of people in my community. I support any new regulation that can make my credit union available to more people, as it is the best place in my area to for financial services.

Please pass the proposed rule as soon as possible so that more people can join credit unions. Choice is always good and stimulates competition which is healthy for the marketplace.

Sincerely,

Arnold Matsushima, Hawaii credit union member  
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