

From: [Gina Williams](#)
To: [Regulatory Comments](#)
Cc: syashewski@cornerstoneleague.coop
Subject: Proposed FOM Rule
Date: Wednesday, December 16, 2015 3:23:47 PM

To Whom It May Concern,

I am submitting this comment to express my support of NCUA's proposed FOM rule changes. The changes will ease regulatory burdens, allowing credit unions to better serve communities and individuals in need of financial services. I will forward my comments to my Congressional representatives as well.

Thank you,

Gina Williams, CEO
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