

From: henry.wirz@safecu.org
To: [Poliquin, Gerard S](#)
Subject: Chartering and Fields of Membership
Date: Tuesday, December 15, 2015 11:34:51 AM

Mr. Henry Wirz
1209 Stewart Road
Sacramento, CA 95864-5350

12/15/2015

Dear Secretary of the Board Poliquin:

I have been a credit union member for 40 years. My membership helped me save money to buy a home, send my children to college and prepare for my retirement. I am writing to support your recent rule regarding a credit union's field of membership. Many of my friends are struggling to enjoy life because they cannot keep more of what they earn and save money for life goals. Many of my friends are unable to join a credit union because of restrictions that limit access to membership. My credit union has helped me keep more of what I earn and I want that same privilege for my friends. That is why I am writing today in support of your proposal.

There is no other trusted source of financial advice and financial literacy information in our community. In addition to good advice, my credit union has offered me credit when I needed money to buy a home, remodel or make other significant purchases. Once your rule is finalized, portions of our community that have lacked the opportunity to join a credit union will have that choice available.

Your proposal will enhance the financial well-being of millions of Americans. Today only a few Americans have access to a credit union. All Americans should have the ability to join with others in their community and belong to a credit union. The National Credit Union Administration should be commended for proposing these sensible and important steps. Internet access give American's the chance to enjoy credit union service no matter where they live and share the common bond of pooling their resources to help others improve their financial well being.

America's banks have failed us. They caused the last great recession and they have time and again abused their charters. In the last recession my credit union did the right thing and helped members who otherwise would have lost their home. Credit Unions have earned the right to serve more American consumers.

The National Credit Union Administration's field of membership proposal is on track with the needs of America's consumers.

Sincerely,

Mr. Henry Wirz