

**From:** [MELANA GARDNER](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701  
**Date:** Tuesday, December 15, 2015 10:40:09 AM

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Dear Secretary of the Board Poliquin,

I want to thank the National Credit Union Administration Board for its vision in continuing to facilitate the ability of consumers to belong to credit unions and for its determination in utilizing its authority under the Federal Credit Union Act (Act) to allow federal credit unions to expand to meet the needs of their members and communities. The changes will strengthen the federal credit union system and contribute to the safety and soundness of federal credit unions by supporting their ability to grow.

Sincerely,

MELANA GARDNER  
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